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CHEQUES CASHED IN CLEARING CENTRES
1955

DOMINION BUREAU OF STATISTICS
Research and Development Division
Business Statistics Section

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1955

Published by Authority of

The Right Honourable C. D. Howe, Minister of Trade and Commerce

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1955. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past 15 years.

This report was prepared by the Business Statistics Section of the Research and Development Division.

H. MARSHALL,
Dominion Statistician.

CONTENTS

	Page
Analytical Text	7
Definition and Coverage	8-10

Charts

1,2,3.	Canada and Principal Cities, 1926-1955.....	11, 13 15
4,5.	Canada, Economic Areas and Large Centres, 1926-1955	17, 19
6,7.	Comparisons with Other Economic Factors, 1926-1955	33, 35

Tables

1.	Cheques Cashed by Clearing House Centres, 1939, 1946, 1953, 1954, 1955	12
2.	Percentage Analysis by Centres, representative years, 1938=100	14
3.	Relative Importance of Clearing House Centres, representative years.....	16
4.	Cheques Cashed by Regions, and Centres, 1924-1955	18, 20- 25
5.	Cheques Cashed by Clearing Centres, by Months, 1954 and 1955	26-32
6.	Cheques Cashed Against Current and Savings Accounts, Showing Rate of Turnover, 1942-1955.....	34

CHEQUES CASHED IN CLEARING CENTRES

1955

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1955. The aggregate value of payments in the 35 older centres rose to \$161,351 million, a gain of 9 per cent over 1954. Debits in all five economic regions rose in this comparison. Payments in Quebec rose by nearly 12 per cent over the preceding year, and Ontario debits advanced by nearly 10 per cent. Cheques cashed in British Columbia increased by over 7 per cent. Payments in the Prairie Provinces rose by 3.5 per cent over 1954 while debits in the older centres of the Atlantic region were 4 per cent higher. If the newer centres are included, however, the Atlantic region shows a slight decline from the previous year, as a result of the abnormally high total of cheques cashed in Charlottetown in 1954.

During 1955, most indicators of general economic activity have exceeded their 1954 levels. For the first eleven months, the Index of Industrial Production averaged 8.6 per cent above the same period of 1954, to attain a new record level.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. The national and regional totals on the first page of the table are given for the entire period. For the last 3 years totals which include the 17 new clearing centres in the three eastern and central regions are also given.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1955, the total value of bank debits for 35 centres was almost $3\frac{1}{2}$ times as great as in 1929.

The Centres

Cheques cashed in thirty-one of the 34 clearing centres for which records are comparable showed advances in 1955 as compared with the preceding year, while three recorded declines. Payments in Canada's two leading centres rose substantially in this comparison, Montreal showing a gain of over 12 per cent, while value of debits in Toronto was nearly 10 per cent higher than during 1954. In the

The value of manufacturing shipments increased by over 12 per cent in the same comparison. Non-agricultural employment rose by 2 per cent as compared with the first eleven months of 1954, with industrial payrolls advancing by 5.5 per cent, due largely to higher weekly earnings.

Total value of retail trade rose by nearly 7 per cent in the eleven months comparison, while the consumer price index for 1955 averaged only fractionally higher than in 1954. The general index of wholesale prices averaged 1 per cent above its 1954 level. For the first eleven months, the value of exports was nearly 12 per cent higher than during the same period of 1954, while the value of imports for the first ten months advanced by nearly 15 per cent. In the construction field, residential housing starts and completions were substantially above their 1954 levels throughout the year. Several indicators of financial activity, such as common stock prices and life insurance sales, showed marked gains as compared with 1954, and the level of chartered bank loans was also considerably higher during the last half of the year.

Over this period the Atlantic Provinces recorded the largest advance of 354 per cent, due partly to the inclusion of St. John's, Newfoundland in 1949. British Columbia showed an increase of 338 per cent, and Ontario, the Prairie Provinces and Quebec followed in that order.

Total payments in the 35 centres during the past year were 422 per cent greater than in 1938. British Columbia, with a gain of 562 per cent, recorded the largest regional advance in this comparison. Debits in the Atlantic Provinces rose by 467 per cent, with the Prairie Provinces, Ontario and Quebec also recording very large increases. The total value of payments in the older centres rose from \$31 billion in 1938 to nearly \$167 billion in 1955. Of this increase of almost \$136 billion, over \$100 billion, or 74 per cent, was contributed by Ontario and Quebec.

western region, payments in Winnipeg fell off by 1 per cent, while Vancouver debits rose by almost 7 per cent over the preceding year.

Table 3 shows the relative importance of each of the 35 older Canadian clearing centres, measured by the percentage contribution to the total recorded value of cheques cashed in these centres, for se-

lected years during the period 1924 to 1955. The proportion of total payments recorded in the Atlantic Provinces rose with the inclusion of St. John's, Newfoundland in 1949 but has again dropped somewhat in recent years. Debits in the province of Quebec have accounted for slightly under 30 per cent of the Canadian aggregate in the post-war period, rising to 29.7 per cent in 1955. The provincial total is largely dominated by payments in Montreal.

Ontario's share of the aggregate has fluctuated between 39 per cent and 45 per cent throughout the period, rising moderately to 44.6 per cent in 1955. Toronto payments accounted for 77 per cent of the provincial total last year. Ottawa debits, which accounted for a relatively high proportion during the war period, have since fallen off as compared with other centres.

Debits in the Prairie Provinces dropped to 15.5 per cent of the Canadian total in 1955, after fluctuating between 16 and 22 per cent for the past several years. Cheques cashed in Winnipeg contributed over 45 per cent of the regional aggregate in the past year, but their relative importance has declined a little since the war. Payments in Calgary and Edmonton have accounted for a somewhat larger share of the Canadian aggregate in recent years.

Value of cheques cashed in British Columbia fell off to 7.9 per cent of the national total in 1955, but was still well above this province's share of the Canadian aggregate prior to the second World War. Vancouver remains the predominant centre in this region.

Deposit Turnover

The rate of turnover of current deposits, compiled on an annual basis, averaged 38.52 during 1955, slightly higher than the 1954 rate of 38.11. Value of cheques cashed against current accounts rose by nearly 9 per cent, while deposits were not

quite 8 per cent higher in the same comparison. The annual rate of turnover of savings accounts showed little change at 1.44, as compared with 1.45 in 1954.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the bank's accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

Bank clearings record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of the "bank clearings" series was discontinued some

time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, at which number it has remained to the end of 1955.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 Centres	Coverage	52 Centres	Coverage
	Thousand Dollars		p.c.	Thousand Dollars	p.c.
Atlantic Provinces	529, 207	286, 801	54	352, 326	67
Quebec	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T.	5, 288	—	—	—	—
Total	13, 833, 828	11, 723, 340	85	12, 122, 785	88

	January 1935		
	Total Canada	32 Centres	Coverage
	Thousand Dollars		p.c.
Atlantic Provinces	88, 866	43, 509	49
Quebec	835, 326	781, 272	94
Ontario	1, 463, 621	1, 289, 471	88
Prairie Provinces	472, 034	435, 391	92
British Columbia	154, 517	132, 408	86
Yukon and N.W.T.	—	—	—
Total	3, 014, 363	2, 682, 050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

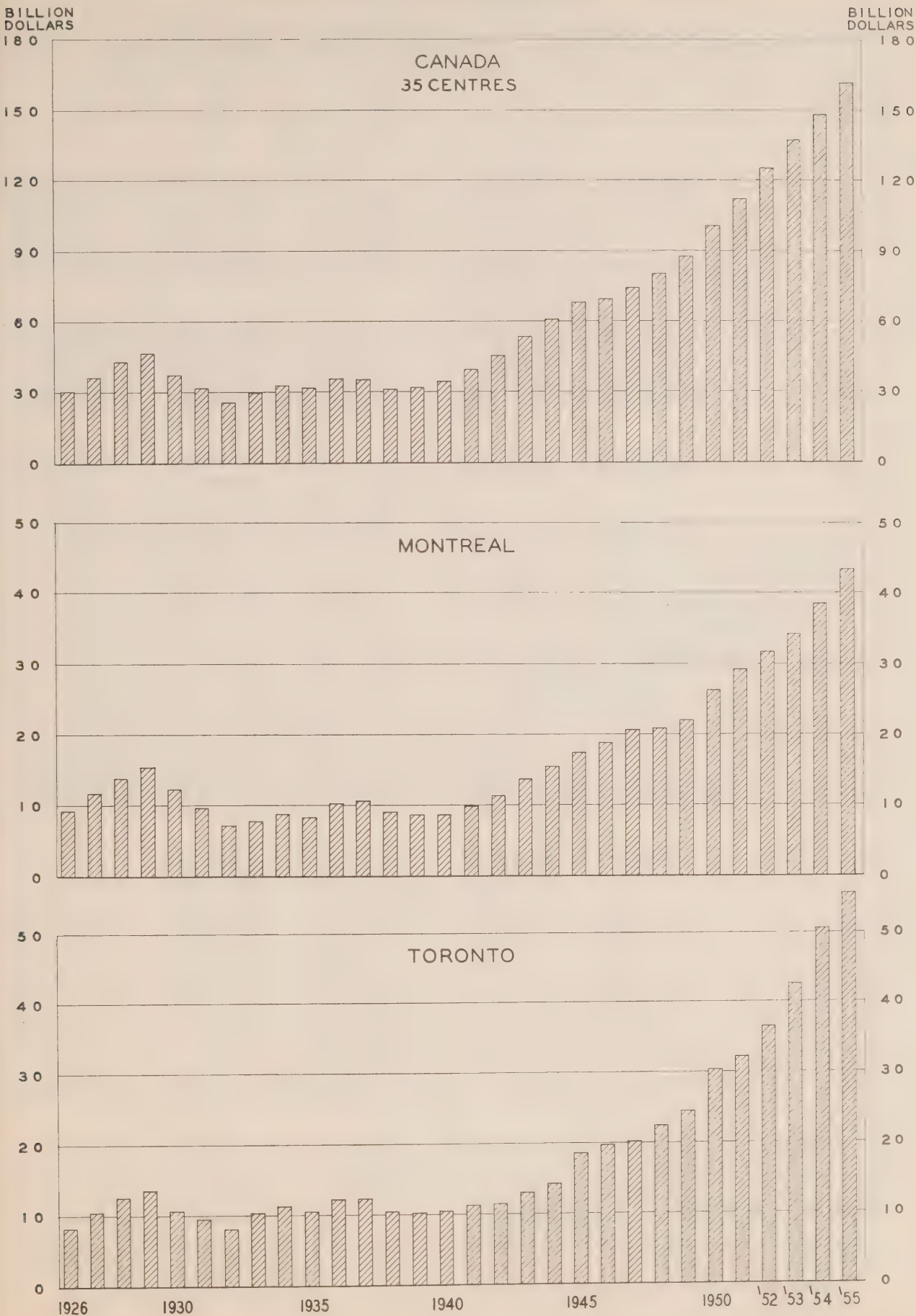
Provinces. Monthly data for 1954 and 1955 for all 52 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces—January, 1953

Province	Current	Savings	Total
Dollars			
Newfoundland.....	78,625,103	3,326,241	81,951,344
Prince Edward Island.....	23,346,704	1,789,200	25,135,904
Nova Scotia.....	229,393,287	11,869,240	241,262,527
New Brunswick.....	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba.....	992,880,642	29,320,712	1,022,201,354
Saskatchewan.....	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia.....	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.....	5,224,659	63,429	5,288,088
Total—All Canada.....	13,078,431,755	755,396,330	13,833,828,085

CHEQUES CASHED



**TABLE 1. Cheques Cashed Against Individual Accounts at 35
Clearing House Centres in Canada for the Years 1939, 1946, 1953, 1954 and 1955**

Clearing house centres	1939	1946	1953	1954	1955
	\$	\$	\$	\$	\$
Atlantic Provinces:					
Halifax.....	381,824,396	870,735,782	1,473,198,649	1,578,537,898	1,627,402,746
Moncton.....	108,891,549	276,711,273	508,737,477	516,387,794	558,648,038
Saint John.....	189,232,027	456,571,211	680,166,727	686,419,892	720,696,563
St. John's.....	—	—	735,433,898	702,227,004	717,138,449
Totals	679,947,972	1,604,018,266	3,397,536,751	3,483,572,588	3,623,885,796
Quebec:					
Montreal.....	8,759,472,109	18,828,185,425	34,178,607,458	38,498,287,577	43,262,348,510
Quebec.....	977,211,370	1,722,532,681	3,535,148,293	3,946,839,332	4,220,646,837
Sherbrooke.....	83,715,973	198,641,707	425,670,474	407,873,745	448,771,301
Totals	9,820,399,452	20,749,359,813	38,139,426,225	42,853,000,654	47,931,766,648
Ontario:					
Brantford.....	107,113,483	269,742,168	522,687,516	494,781,493	529,527,130
Chatham.....	102,259,883	185,640,451	433,438,973	403,893,774	425,388,521
Cornwall.....	—	—	200,420,702	214,915,773	292,898,906
Fort William.....	67,033,183	185,151,376	311,696,268	310,230,256	354,323,721
Hamilton.....	644,434,304	1,480,388,257	3,409,585,973	3,175,436,695	3,556,484,589
Kingston.....	72,712,646	205,647,350	341,335,311	366,274,647	419,087,713
Kitchener.....	145,302,026	363,577,527	765,740,577	766,279,900	817,113,240
London.....	385,768,062	871,610,947	1,973,402,244	2,047,498,306	2,055,087,653
Ottawa.....	1,266,268,210	5,170,462,037	4,588,480,404 ¹	3,415,300,005 ¹	3,267,767,785 ¹
Peterborough.....	70,496,391	197,282,253	365,075,178	368,850,304	380,474,408
St. Catharines.....	—	253,814,244	632,551,049	616,343,148	683,520,885
Sarnia.....	76,489,776	244,695,664	433,418,719	434,253,776	476,917,287
Sudbury.....	85,812,435	153,372,708	434,356,825	444,396,796	497,174,554
Toronto.....	10,173,866,946	19,907,026,302	42,579,170,381	50,646,604,608	55,628,552,603
Windsor.....	420,933,103	933,544,600	2,082,419,967	1,909,512,281	2,589,098,188
Totals	13,618,490,448	30,401,955,884	59,073,780,087	65,614,571,762	71,973,447,183
Prairie Provinces:					
Brandon.....	33,810,275	104,139,525	186,064,872	184,748,103	191,777,756
Calgary.....	661,675,521	1,602,017,603	5,020,505,662	4,985,475,389	5,415,909,240
Edmonton.....	470,279,314	1,213,183,915	3,514,626,107	3,609,993,451	4,051,760,277
Lethbridge.....	56,702,076	146,971,392	349,470,995	344,029,413	354,898,604
Medicine Hat.....	27,707,009	74,791,412	157,084,209	142,905,140	146,543,311
Moose Jaw.....	83,327,283	185,849,046	319,040,193	311,252,949	295,191,500
Prince Albert.....	27,796,295	104,869,722	175,349,193	160,153,483	155,489,736
Regina.....	555,513,335	977,251,230	2,482,735,680	2,297,905,822	2,395,122,040
Saskatoon.....	121,853,807	349,200,751	741,432,468	701,960,040	708,209,073
Winnipeg.....	3,439,564,964	6,366,405,086	12,072,971,671	11,416,901,697	11,294,022,822
Totals	5,478,229,879	11,124,679,682	25,019,281,050	24,155,325,487	25,008,924,359
British Columbia:					
New Westminster.....	78,647,117	226,075,659	554,708,805	608,576,723	673,630,786
Vancouver.....	1,587,410,731	4,354,229,708	9,790,943,286	9,752,576,977	10,398,019,050
Victoria.....	354,226,232	787,288,421	1,441,170,454	1,595,171,758	1,741,204,125
Totals	2,020,284,080	5,367,593,788	11,786,822,545	11,956,325,458	12,812,853,961
CANADA	31,617,351,831	69,247,607,433	137,416,846,658	148,062,795,949	161,350,877,947

1. Excludes some debits reported in preceding years.

CHEQUES CASHED

BILLION DOLLARS

BILLION DOLLARS

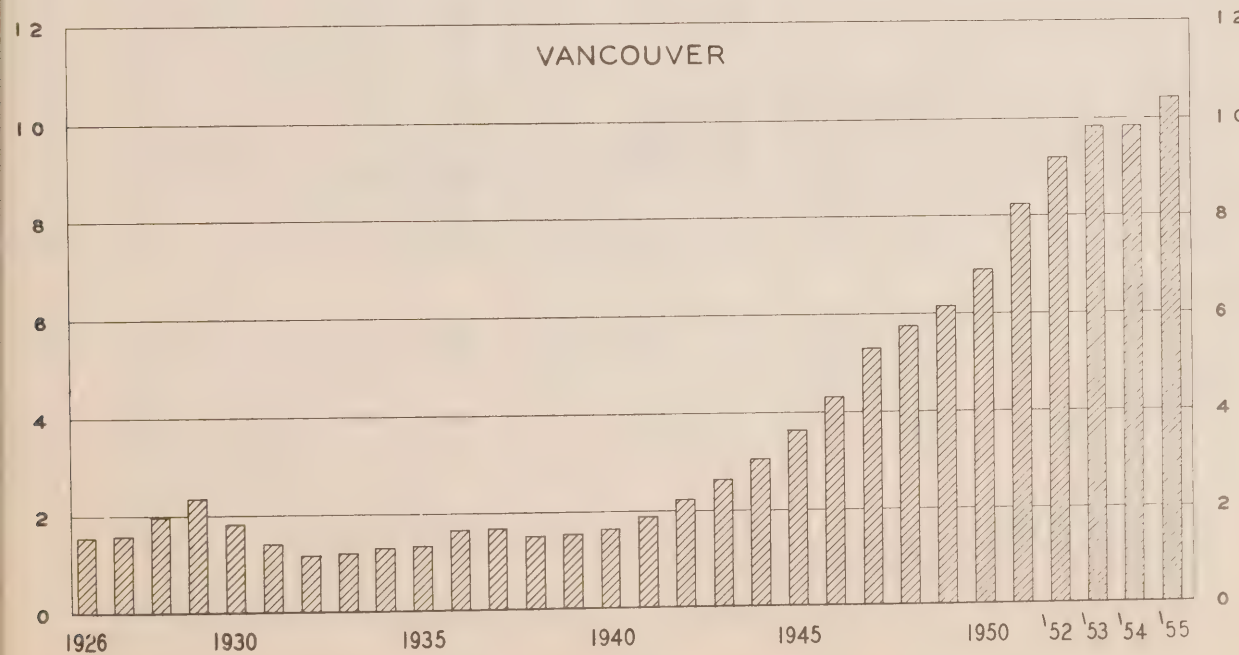
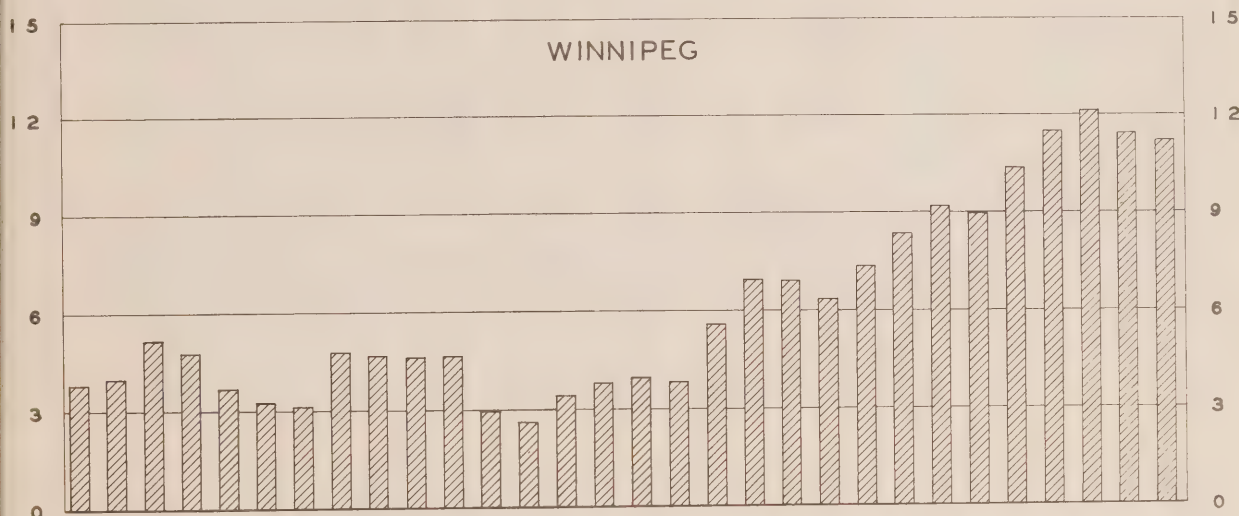
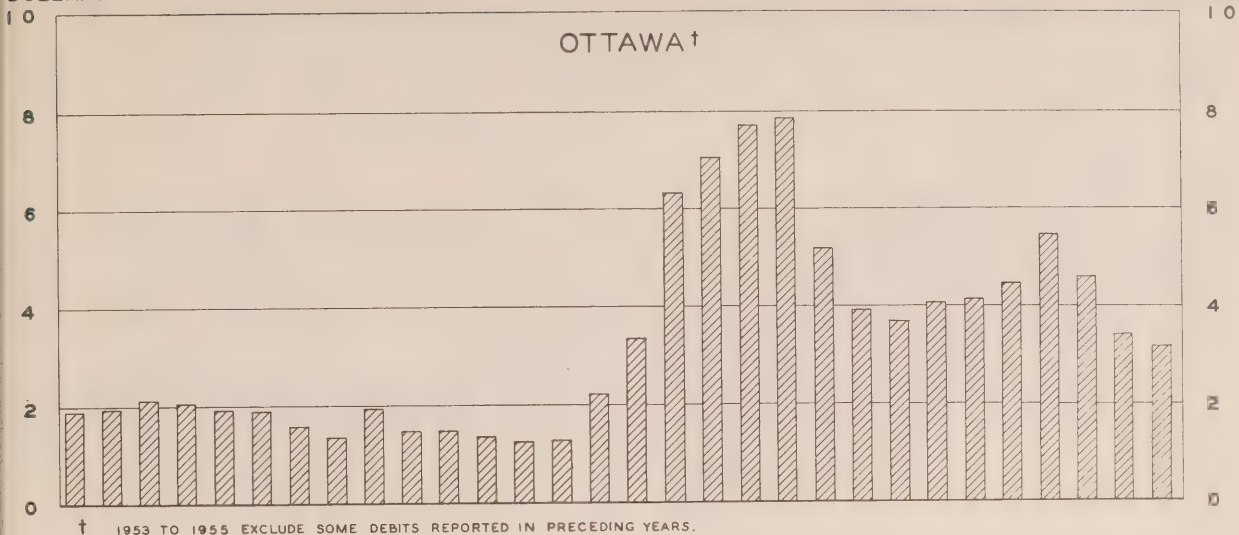


TABLE 2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 35 Clearing House Centres, Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1952	1953	1954	1955
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	404.7	433.8	464.8	479.2
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	404.9	470.4	477.5	516.6
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	329.5	354.4	357.7	375.6
Totals	91.4	124.7	75.2	106.3	207.5	250.8	479.4	531.1	544.6	566.5
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	352.2	379.5	427.5	480.4
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	383.5	403.7	450.7	482.0
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	496.8	508.3	487.1	535.9
Totals	81.6	165.4	86.0	98.5	172.8	208.2	356.2	382.7	430.0	481.0
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	452.4	477.5	452.0	483.7
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	392.1	419.7	391.1	411.9
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	415.0	457.5	455.4	520.1
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	493.7	545.5	508.0	569.0
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	445.0	479.3	514.3	588.5
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	438.0	543.0	543.3	579.4
London	68.3	109.1	76.9	99.1	171.6	223.9	402.8	507.0	526.0	528.0
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	453.1	381.1 ³	283.7 ³	271.4 ³
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	475.5	519.5	524.9	541.5
Sarnia	—	194.5	114.4	101.3	246.1	324.1	527.5	574.1	575.2	631.8
Sudbury	—	40.3	49.4	101.3	133.0	181.0	453.3	512.7	524.6	586.9
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	351.0	408.3	485.7	533.4
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	450.3	473.0	433.7	588.0
Totals	81.2	134.3	94.3	98.6	194.8¹	220.1	381.7	427.8	475.1	521.2
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	552.8	566.5	562.5	583.9
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	684.3	771.6	766.2	832.4
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	689.4	816.8	839.0	941.7
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	544.2	610.7	601.2	620.2
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	452.6	557.9	507.5	520.5
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	453.2	465.0	453.7	430.3
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.6	632.3	679.9	621.0	602.9
Regina	59.1	124.2	86.6	109.5	227.6	192.5	423.2	489.2	452.8	471.9
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	555.3	645.5	611.1	616.6
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	433.2	454.5	429.8	425.2
Totals	120.4	173.3	140.3	119.8	251.3	243.3	498.8	547.2	528.3	547.0
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	664.8	749.9	822.7	910.6
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	594.6	633.3	630.8	672.5
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	449.7	454.7	503.3	549.3
Totals	89.1	150.9	77.0	104.8	192.9	277.1	573.6	608.5	617.2	661.5
CANADA	87.8	150.9	97.0	102.2	196.2¹	223.9	404.8	444.4	478.8	521.8

1. St. Catharines data are included in Ontario and Canada totals since 1944.

2. St. John's Newfoundland debits are included as of April, 1949, and those for Cornwall as of May, 1950.

3. Excludes some debits reported in preceding years.

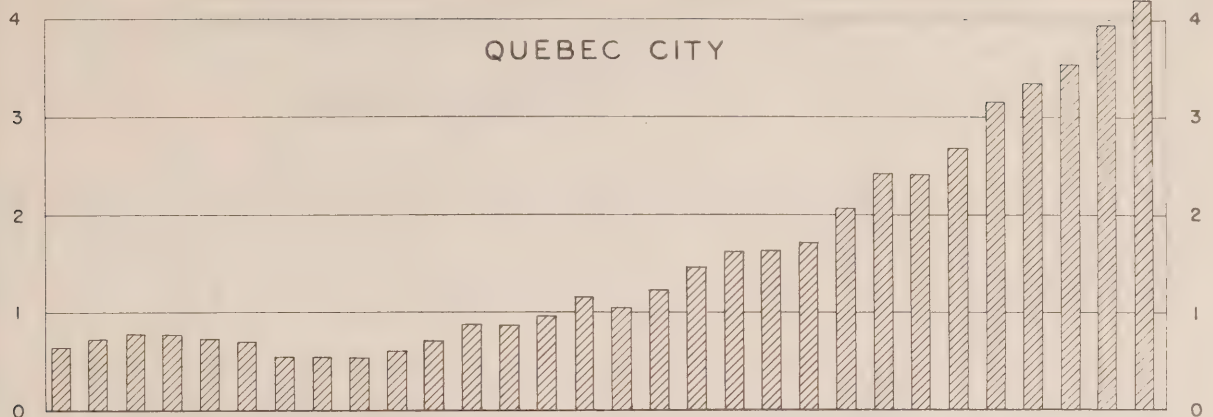
CHART 3

CHEQUES CASHED

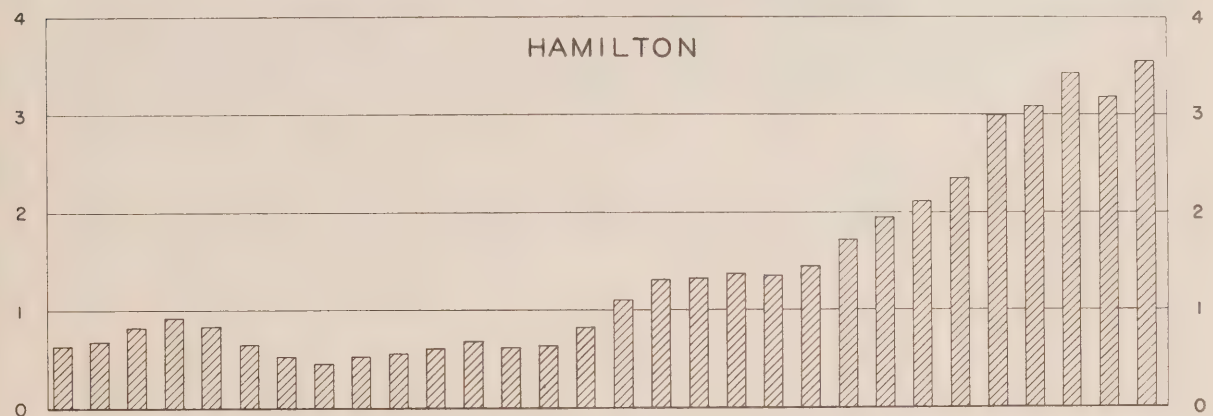
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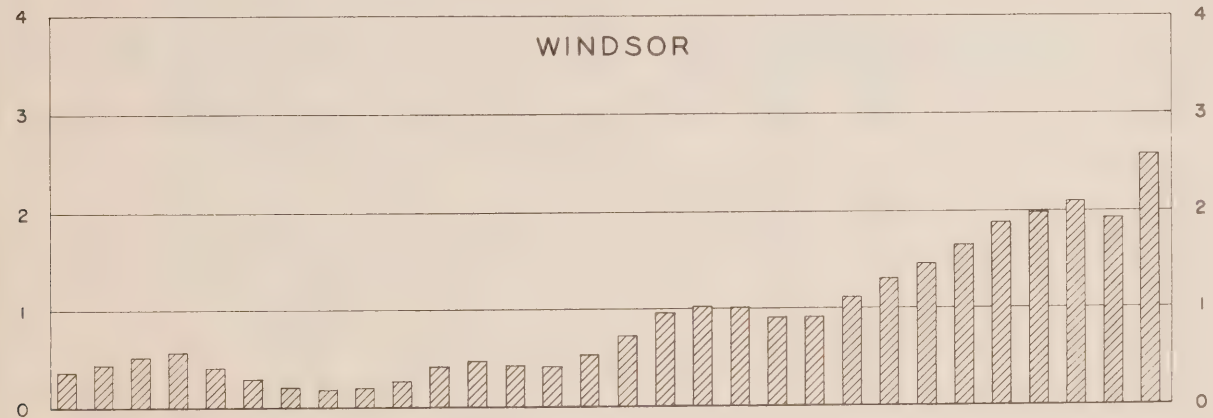
QUEBEC CITY



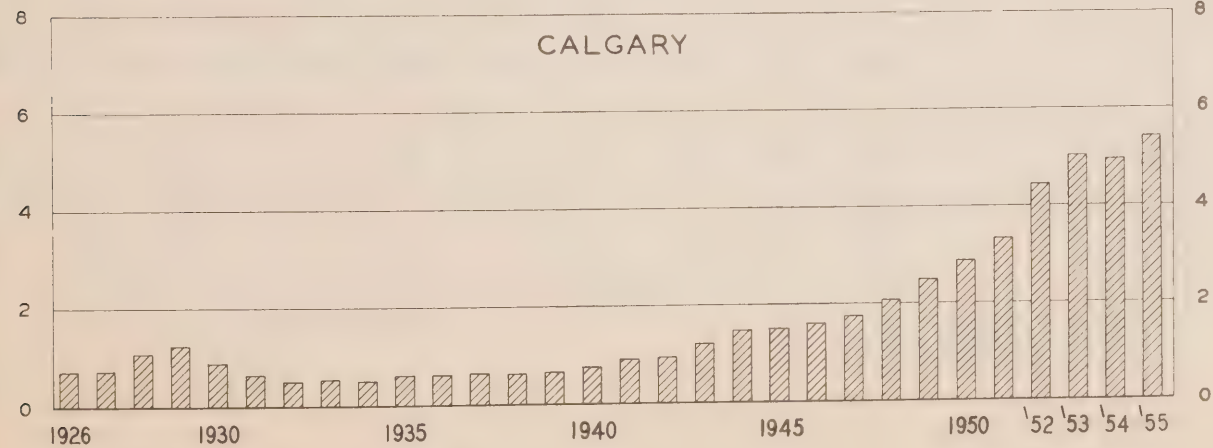
HAMILTON



WINDSOR



CALGARY



1926 1930 1935 1940 1945 1950 '52 '53 '54 '55

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1952	1953	1954	1955
Percentage to Canada Total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	1.10	1.07	1.07	1.01
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.35	0.37	0.35	0.35
Saint John	0.97	0.59	0.51	0.60	0.64	0.66	0.51	0.49	0.46	0.45
St. John's	—	—	—	—	—	—	0.50	0.54	0.47	0.44
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.45	2.47	2.35	2.25
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	25.34	24.87	26.00	26.81
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.68	2.57	2.67	2.62
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.33	0.31	0.28	0.28
Totals	29.95	35.32	28.58	31.06	28.38	29.96	28.35	27.75	28.94	29.71
Ontario:										
Brantford	0.31	0.36	0.27	0.34	0.39	0.39	0.40	0.37	0.33	0.33
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.32	0.32	0.27	0.26
Cornwall	—	—	—	—	—	2	0.16	0.15	0.15	0.18
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.23	0.23	0.21	0.22
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.46	2.48	2.14	2.20
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.25	0.25	0.25	0.26
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.49	0.56	0.52	0.51
London	0.98	0.91	1.00	1.22	1.10	1.26	1.25	1.44	1.38	1.27
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	4.36	3.34 ³	2.31 ³	2.03 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.27	0.27	0.25	0.24
St Catharines	—	—	—	—	0.41	0.37	0.47	0.46	0.42	0.42
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.32	0.32	0.29	0.30
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.31	0.31	0.30	0.31
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	29.24	30.99	34.21	34.48
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	1.58	1.52	1.29	1.60
Totals	41.28	39.73	43.45	43.07	44.34	43.91	42.11	42.99	44.32	44.61
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.15	0.14	0.12	0.12
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.56	3.65	3.37	3.36
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.37	2.56	2.44	2.51
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.25	0.25	0.23	0.22
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.10	0.11	0.10	0.09
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.25	0.23	0.21	0.18
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.13	0.13	0.11	0.10
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.72	1.81	1.55	1.48
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.51	0.54	0.47	0.44
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	9.19	8.79	7.71	7.00
Totals	20.27¹	16.98¹	21.39	17.33	18.93	16.05	18.22	18.21	16.31	15.50
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.39	0.40	0.41	0.42
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	7.34	7.12	6.59	6.44
Victoria	0.94	0.97	0.79	1.12	0.83	1.14	1.14	1.05	1.08	1.08
Totals	6.35	6.26	4.98	6.39	6.16	7.76	8.87	8.58	8.08	7.94
CANADA	100	100	100	100	100	100	100	100	100	100

1. Includes Weyburn Branches.

2. Cornwall data added as of May, 1950.

3. Excludes some debits reported in preceding years.

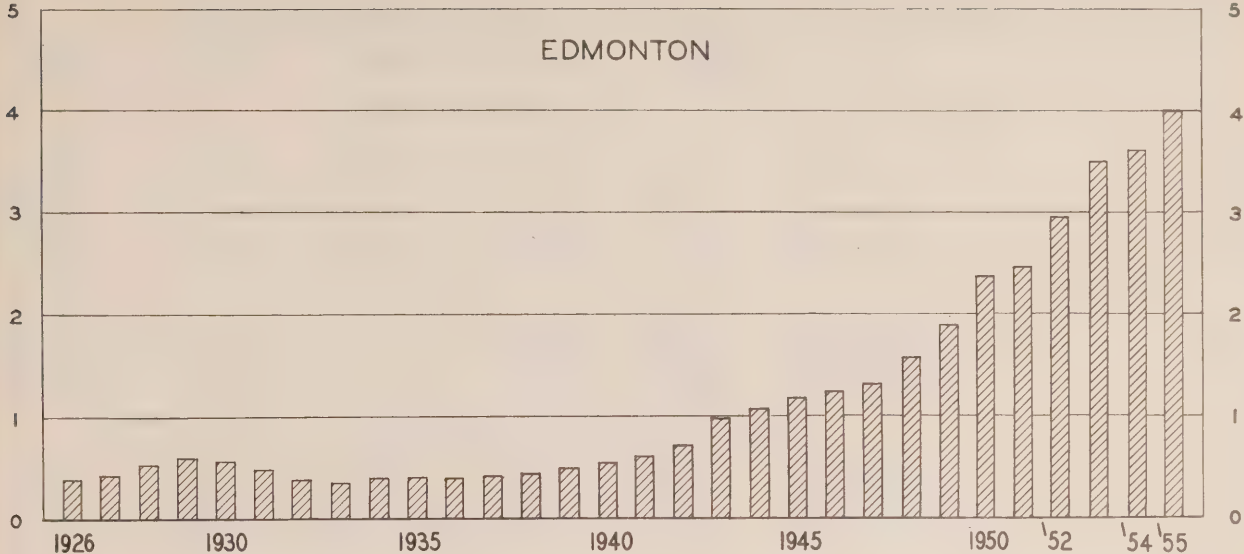
CHART 4

CHEQUES CASHED

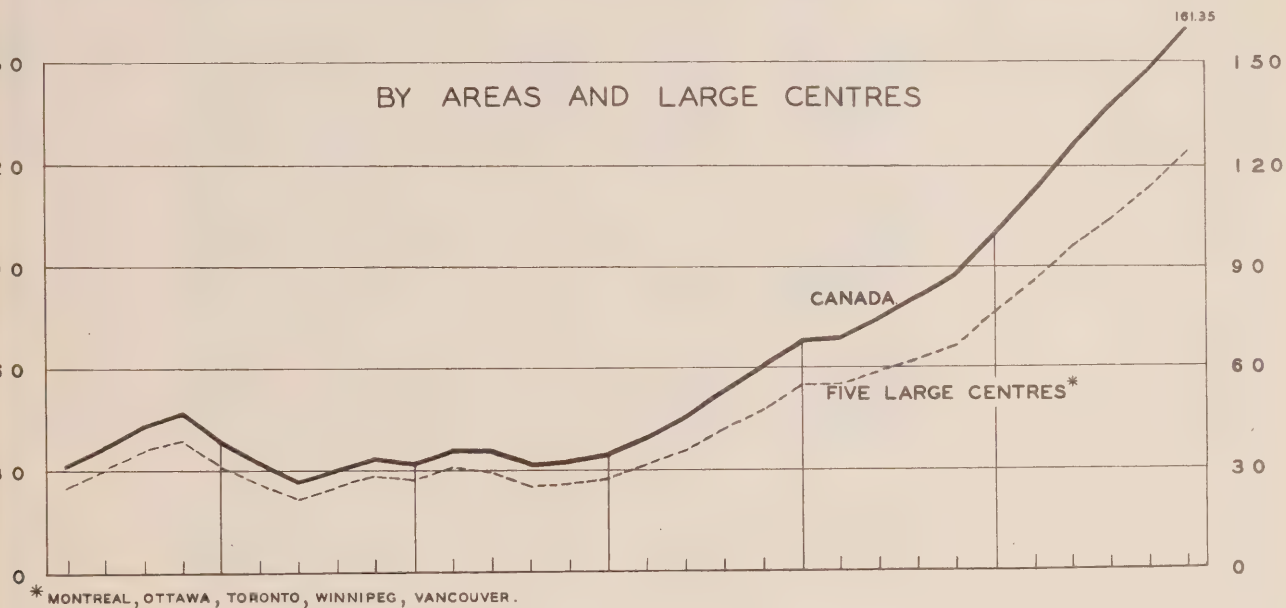
BILLION
DOLLARS

BILLION
DOLLARS

EDMONTON



BY AREAS AND LARGE CENTRES



* MONTREAL, OTTAWA, TORONTO, WINNIPEG, VANCOUVER.

PROVINCE OF QUEBEC

MONTREAL

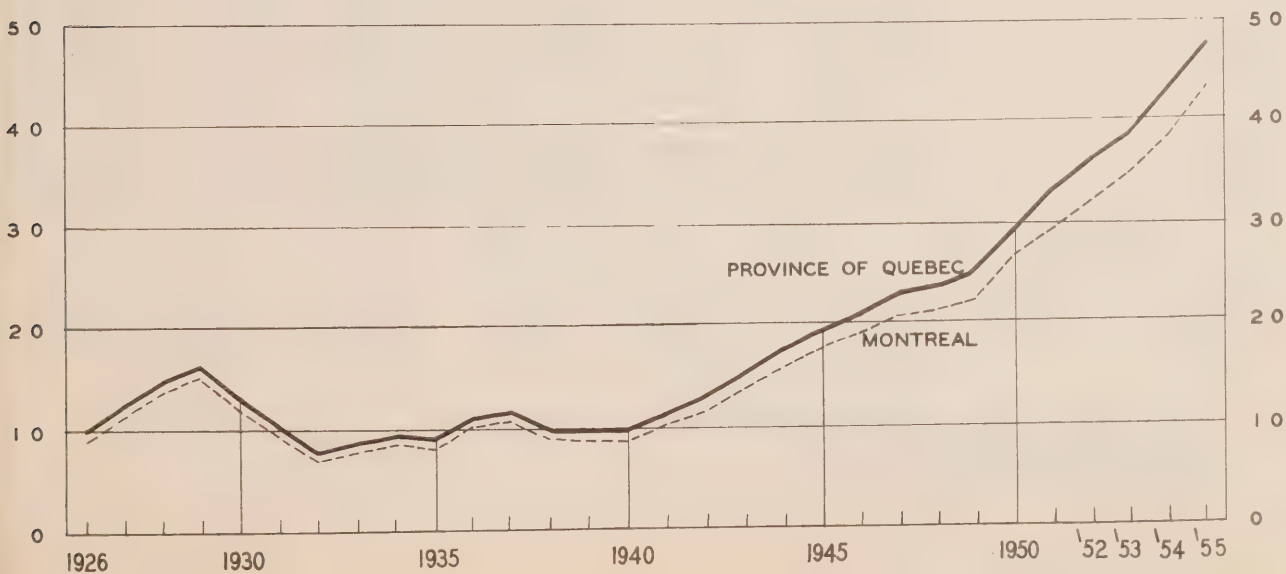


TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
(Thousand dollars)						
1924	27,157,474	584,826	8,132,991	11,209,395	5,505,063	1,725,164
1925	28,126,061	572,500	8,475,224	11,236,044	6,000,048	1,842,245
1926	30,358,035	604,740	9,909,472	11,998,344	5,885,646	1,959,833
1927	36,093,503	627,744	12,643,906	14,641,811	6,126,986	2,053,056
1928	43,476,959	745,468	14,912,658	17,312,849	8,006,713	2,499,271
1929	46,670,982	797,958	16,483,667	18,543,768	7,922,806	2,922,782
1930	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1931	31,586,468	652,543	10,550,073	13,376,840	5,201,212	1,805,800
1932	25,844,288	519,171	7,766,201	11,258,872	4,797,206	1,502,839
1933	29,981,465	481,014	8,567,070	13,027,438	6,414,354	1,491,590
1934	32,866,673	534,251	9,449,710	14,919,504	6,337,240	1,625,968
1935	31,546,066	574,053	8,977,529	13,876,626	6,445,396	1,672,462
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,061	733,359	11,568,422	15,939,149	4,827,021	2,098,109
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,352	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,061	15,384,403	6,118,407	2,137,113
1941	39,242,957	940,712	11,068,667	18,214,789	6,591,645	2,427,145
1942	45,526,254	1,075,737	12,751,094	22,136,164	6,722,377	2,840,883
1943	53,796,715	1,243,763	15,373,881	24,681,702	9,199,964	3,297,405
1944	60,676,954	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,813	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,607	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,093	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,448	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,633	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1953 ³	142,533,068	4,234,809	39,466,247	62,025,908	25,019,281	11,786,823
1954 ³	153,192,527	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ³	166,537,863	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
Percentage change ⁴ , 1955 over:						
1929	+ 245.7	+ 354.1	+ 190.8	+ 288.1	+ 215.7	+ 338.4
1938	+ 421.8	+ 466.5	+ 381.0	+ 421.2	+ 447.0	+ 561.5
1954	+ 9.0	+ 4.0	+ 11.9	+ 9.7	+ 3.5	+ 7.2

1. Includes debits in St. John's Newfoundland, since April, 1949.

2. Cornwall data added as of May, 1950.

3. 17 new centres added as of January, 1953.

4. Exclusive of the 17 new centres.

CHART 5

CHEQUES CASHED

BILLION
DOLLARS
100

BILLION
DOLLARS
100

BY AREAS AND LARGE CENTRES

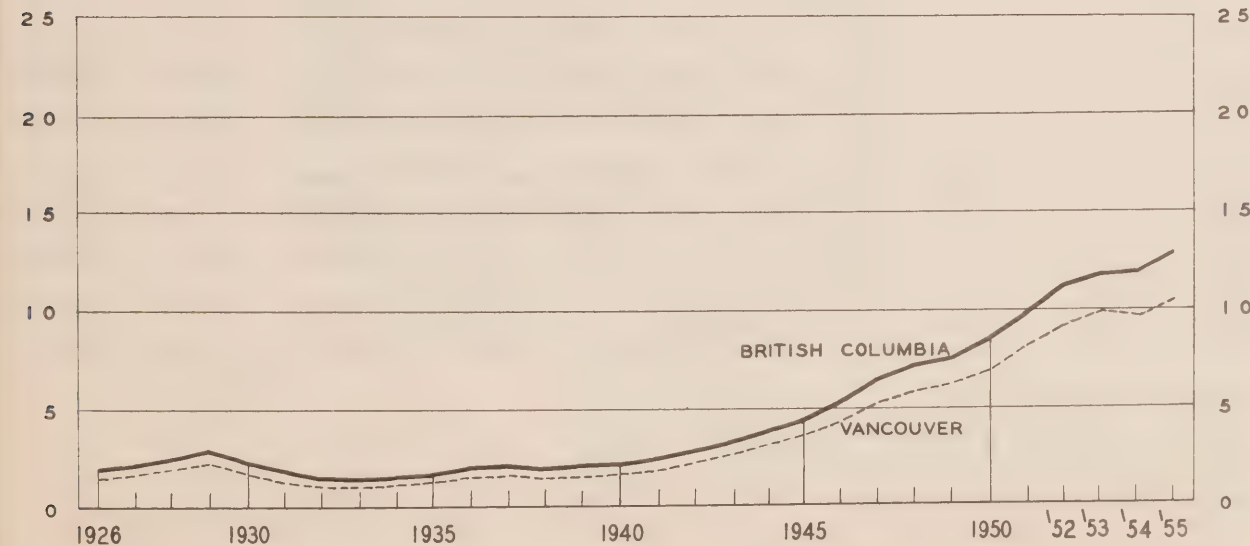
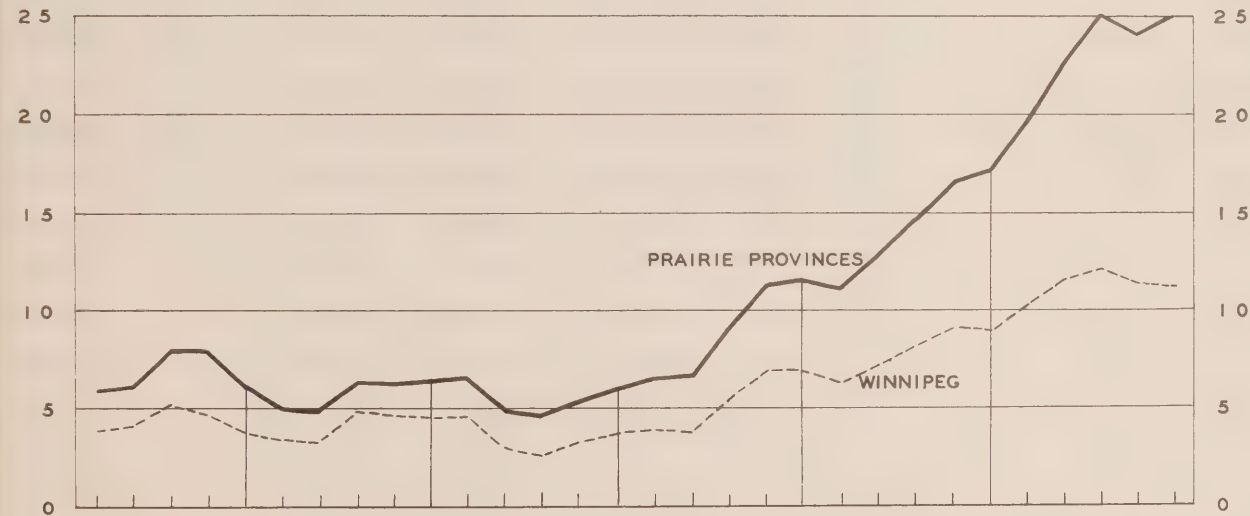
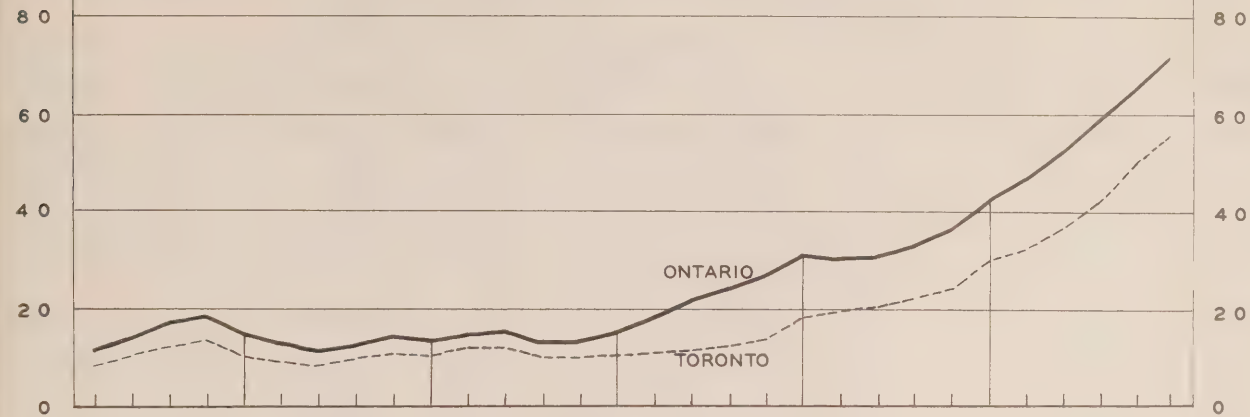


TABLE 4. Cheques Cashed Against Individual Accounts —Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
(Thousand dollars)						
1924	87.8	249, 104	73, 360	262, 398		7, 502, 004
1925	91.0	291, 519	72, 671	208, 310		7, 765, 598
1926	98.2	310, 156	80, 080	214, 504		9, 133, 358
1927	116.7	324, 548	84, 077	219, 119		11, 779, 679
1928	140.6	404, 665	91, 314	249, 489		13, 962, 318
1929	150.9	425, 488	99, 598	272, 872		15, 558, 094
1930	121.2	361, 737	101, 018	245, 596		12, 271, 206
1931	102.1	330, 372	87, 229	234, 943		9, 756, 754
1932	83.6	257, 989	73, 549	187, 633		7, 135, 517
1933	97.0	254, 223	72, 569	154, 222		7, 943, 787
1934	106.3	275, 949	87, 228	171, 074		8, 834, 691
1935	102.0	310, 052	90, 680	173, 321		8, 307, 134
1936	116.2	341, 776	98, 641	189, 985		10, 150, 017
1937	113.7	406, 592	112, 551	214, 217		10, 596, 262
1938	100.0	339, 641	108, 145	191, 897		9, 005, 747
1939	102.2	381, 824	108, 892	189, 232		8, 759, 472
1940	111.4	466, 408	131, 876	226, 206		8, 714, 457
1941	126.9	532, 366	154, 748	253, 598		9, 904, 908
1942	147.2	601, 963	184, 166	289, 608		11, 392, 050
1943	174.0	672, 762	207, 076	363, 924		13, 761, 657
1944	196.2	707, 346	231, 548	388, 768		15, 441, 044
1945	221.1	850, 393	257, 723	445, 475		17, 486, 992
1946	223.9	870, 736	276, 711	456, 571		18, 828, 185
1947	240.9	932, 830	310, 451	507, 373		20, 611, 366
1948	260.9	1, 049, 266	353, 563	567, 250		20, 978, 799
1949	283.1	1, 065, 169	383, 935	511, 975	356, 595 ¹	22, 037, 125
1950	325.4	1, 186, 546	408, 605	521, 696	531, 314	26, 099, 176
1951	362.8	1, 334, 026	431, 781	568, 606	554, 032	29, 184, 504
1952	404.8	1, 374, 610	437, 892	632, 357	621, 506	31, 720, 259
1953	444.4 ²	1, 473, 199	508, 737	680, 167	735, 434	34, 178, 607
1954	478.8 ²	1, 578, 538	516, 388	686, 420	702, 227	38, 498, 288
1955	521.8 ²	1, 627, 403	558, 648	720, 697	717, 138	43, 262, 349
Percentage change, 1955 over:						
1929	+ 245.8	+ 282.5	+ 460.9	+ 164.1	—	+ 178.1
1938	+ 421.8	+ 379.2	+ 416.6	+ 275.6	—	+ 380.4
1954	+ 9.0	+ 3.1	+ 8.2	+ 5.0	+ 2.1	+ 12.4

1. 9 months.

2. Exclusive of the 17 new centres.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
(Thousand dollars)							
1924	533,784	97,203	85,522	83,843		94,543	551,818
1925	606,288	103,338	97,420	72,552		80,642	561,987
1926	653,975	122,139	104,344	78,113		93,313	625,860
1927	745,181	119,046	120,130	92,587		98,597	677,173
1928	794,833	115,507	143,943	101,384		108,176	814,421
1929	788,145	137,428	166,591	112,271		102,155	909,897
1930	744,930	120,922	126,813	95,460		78,029	831,838
1931	701,258	92,061	106,213	81,403		66,540	649,600
1932	560,686	69,997	85,439	71,625		55,336	526,941
1933	558,047	65,236	80,402	64,148		47,792	460,729
1934	550,664	64,354	84,950	71,123		49,838	528,308
1935	606,964	63,430	94,186	79,902		50,203	559,388
1936	717,146	71,485	103,221	100,652		63,349	601,359
1937	888,525	83,635	120,089	111,554		68,085	691,483
1938	875,696	83,739	109,469	103,273		68,129	625,033
1939	977,211	83,716	107,113	102,260		67,033	644,434
1940	1,160,797	97,806	133,916	114,929		81,268	837,850
1941	1,050,000	113,758	163,477	124,726		110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967		122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108		131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553		168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784		171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640		185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616		209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949		225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369		225,286	2,124,308
1950	2,695,920	311,763	422,413	346,209	104,524 ¹	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,771	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,389	292,899	354,324	3,556,485
Percentage change, 1955 over:							
1929	+ 435.5	+ 226.5	+217.9	+278.9	—	+ 246.8	+ 290.9
1938	+ 382.0	+ 435.9	+383.7	+311.9	—	+ 420.1	+ 469.0
1954	+ 6.9	+ 10.0	+ 7.0	+ 5.3	+ 36.3	+ 14.2	+ 12.0

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
(Thousand dollars)						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1925	60,684	101,459	258,400	2,019,305	74,623	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1927	74,495	123,259	355,622	1,922,947	84,633	—
1928	79,596	142,995	404,701	2,089,409	92,761	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1930	79,797	139,516	408,177	1,904,804	84,634	—
1931	64,828	116,857	365,325	1,869,731	70,964	—
1932	55,086	96,267	315,954	1,579,528	55,427	—
1933	51,474	93,145	299,131	1,339,010	49,090	—
1934	52,720	108,804	334,741	1,914,297	53,767	—
1935	55,635	114,192	362,318	1,444,156	60,023	—
1936	67,867	128,018	420,890	1,469,292	68,621	—
1937	76,687	143,265	413,075	1,348,844	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,209	623,024	1,528,833	4,459,566	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹	380,474	683,521
Percentage change, 1955 over:						
1929	+399.6	+413.1	+383.8		+308.0	—
1938	+488.5	+479.4	+428.0		+441.5	—
1954	+ 14.4	+ 6.6	+ 0.4		+ 3.2	+10.9

1. Excludes some debits reported in preceding years.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
(Thousand dollars)						
1924	—	—	7,695,055	283,118	48,518	638,162
1925	—	—	7,587,940	321,032	51,161	622,215
1926	96,816	—	8,209,525	379,061	50,324	717,870
1927	103,209	—	10,536,876	452,282	51,371	734,173
1928	120,924	—	12,673,220	541,320	61,324	1,096,734
1929	146,820	34,117	13,714,709	594,319	62,315	1,253,619
1930	124,524	87,110	10,654,982	428,655	50,605	898,426
1931	104,001	58,833	9,512,342	310,203	39,803	647,872
1932	95,059	40,329	8,066,207	215,676	33,570	513,558
1933	86,378	41,886	10,221,688	192,567	27,284	557,892
1934	78,159	48,991	11,389,322	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,931
1936	74,160	72,735	12,168,836	439,678	28,314	636,146
1937	81,347	88,781	12,226,885	493,283	31,359	658,768
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,974	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,953	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,026	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,185	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,837	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,175	55,628,553	2,589,098	191,778	5,415,909
Percentage change, 1955 over:						
1929	+ 224.8	+ 1,357.3	+ 305.6	+ 335.6	+ 207.8	+ 332.0
1938	+ 521.8	+ 486.9	+ 433.5	+ 488.0	+ 483.9	+ 732.4
1954	+ 9.8	+ 11.9	+ 9.8	+ 35.6	+ 3.8	+ 8.6

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
(Thousand dollars)						
1924	343, 501	58, 855	51, 545	97, 033	24, 529	299, 873
1925	368, 310	58, 424	41, 053	105, 510	24, 529	376, 635
1926	398, 020	67, 395	35, 077	110, 068	28, 605	404, 127
1927	437, 357	64, 105	40, 757	109, 425	31, 359	441, 329
1928	546, 842	89, 863	56, 954	119, 937	35, 799	552, 942
1929	603, 871	97, 220	54, 259	128, 436	39, 151	630, 264
1930	570, 302	73, 735	37, 888	112, 897	32, 683	570, 767
1931	489, 784	49, 736	26, 122	79, 344	29, 802	412, 701
1932	393, 433	37, 067	21, 077	61, 065	21, 124	462, 876
1933	366, 409	36, 911	21, 506	48, 697	17, 845	439, 593
1934	382, 682	42, 671	25, 377	51, 317	21, 107	475, 031
1935	400, 418	48, 946	27, 323	53, 874	24, 434	505, 053
1936	387, 387	45, 780	26, 843	77, 377	25, 977	495, 621
1937	417, 970	51, 788	26, 611	73, 308	28, 791	428, 358
1938	430, 272	57, 226	28, 156	68, 605	25, 790	507, 535
1939	470, 280	56, 702	27, 707	83, 327	27, 796	555, 513
1940	553, 325	56, 708	32, 706	89, 420	33, 392	558, 939
1941	620, 646	67, 724	42, 537	103, 732	45, 346	561, 116
1942	725, 038	79, 006	47, 557	110, 843	54, 804	635, 558
1943	988, 229	95, 167	59, 430	140, 276	59, 218	776, 840
1944	1, 060, 249	116, 810	66, 030	169, 470	81, 775	1, 155, 130
1945	1, 165, 857	118, 733	65, 280	173, 806	84, 700	1, 111, 543
1946	1, 213, 184	146, 971	74, 791	185, 849	104, 870	977, 251
1947	1, 313, 138	168, 987	98, 232	207, 672	108, 770	1, 286, 896
1948	1, 568, 265	219, 442	100, 545	231, 956	123, 869	1, 333, 318
1949	1, 893, 296	246, 492	102, 839	248, 492	133, 322	1, 565, 140
1950	2, 371, 405	284, 388	105, 444	248, 525	140, 421	1, 640, 420
1951	2, 459, 203	309, 577	123, 547	277, 986	154, 871	1, 759, 587
1952	2, 966, 420	311, 448	127, 437	310, 946	163, 054	2, 147, 982
1953	3, 514, 626	349, 471	157, 084	319, 040	175, 349	2, 482, 736
1954	3, 609, 993	344, 029	142, 905	311, 253	160, 153	2, 297, 906
1955	4, 051, 760	354, 899	146, 543	295, 192	155, 490	2, 395, 122
Percentage change, 1955 over:						
1929	+ 571.0	+ 265.0	+ 170.1	+ 129.8	+ 297.2	+ 280.0
1938	+ 841.7	+ 520.2	+ 420.5	+ 330.3	+ 502.9	+ 371.9
1954	+ 12.2	+ 3.2	+ 2.5	- 5.2	- 2.9	+ 4.2

TABLE 4. Cheques Cashed Against Individual Accounts — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
(Thousand dollars)						
1924	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1925	126, 234	4, 182, 585	43, 392	64, 256	1, 475, 011	302, 978
1926	146, 930	3, 877, 247	49, 982	77, 072	1, 553, 256	329, 505
1927	160, 733	4, 004, 980	51, 397	82, 664	1, 595, 940	374, 452
1928	203, 265	5, 187, 680	55, 373	92, 705	1, 984, 486	422, 080
1929	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1930	194, 543	3, 712, 135	25, 100	93, 831	1, 812, 725	415, 915
1931	143, 057	3, 279, 818	3, 173 ¹	67, 987	1, 416, 429	321, 384
1932	114, 982	3, 138, 454	—	51, 107	1, 190, 466	261, 265
1933	100, 030	4, 798, 188	—	47, 213	1, 207, 251	237, 126
1934	102, 963	4, 682, 240	—	52, 391	1, 320, 857	252, 721
1935	110, 058	4, 632, 792	—	59, 819	1, 349, 924	262, 719
1936	121, 553	4, 660, 522	—	70, 090	1, 682, 787	322, 482
1937	121, 375	2, 988, 969	—	74, 751	1, 692, 514	330, 844
1938	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940	140, 367	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942	179, 836	3, 872, 888	—	138, 131	2, 222, 168	490, 583
1943	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944	264, 084	6, 986, 366	—	175, 523	3, 059, 155	500, 944
1945	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947	394, 915	7, 381, 393	—	289, 113	5, 321, 162	929, 641
1948	442, 603	8, 375, 791	—	326, 958	5, 765, 370	951, 291
1949	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 711
1950	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952	637, 830	11, 508, 238	—	491, 737	9, 193, 883	1, 425, 392
1953	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 170
1954	701, 960	11, 416, 902	—	608, 577	9, 752, 577	1, 595, 172
1955	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
Percentage change, 1955 over:						
1929	+ 215.9	+ 135.8	—	+ 539.4	+ 339.5	+ 285.4
1938	+ 516.6	+ 325.2	—	+ 810.6	+ 572.5	+ 449.3
1954	+ 0.9	- 1.1	—	+ 10.7	+ 6.6	+ 9.2

1. weyburn Branches absorbed by Imperial Bank May 1, 1931.

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955

1. Atlantic Provinces

Month	Charlottetown		Fredericton		Gloucester Bay	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	76,799,488	13,861,943	20,243,793	30,400,066	2,983,491	3,783,004
February	14,306,785	14,502,377	46,030,021	35,560,667	3,216,847	3,014,896
March	13,222,087	13,057,281	19,948,007	40,850,422	3,807,660	3,636,305
April	14,476,330	12,744,619	32,143,061	23,140,907	3,538,933	3,252,825
May	17,455,185	15,601,396	20,067,155	28,712,345	3,898,380	3,798,641
June	18,076,482	17,205,026	21,656,166	30,219,113	4,375,300	4,033,755
July	18,194,836	16,535,480	25,165,224	31,343,420	3,662,232	3,293,886
August	15,459,594	16,158,914	38,354,203	33,362,724	3,520,213	3,639,401
September	12,868,587	15,720,327	25,499,041	36,872,082	3,396,191	3,506,647
October	222,260,669	15,233,275	27,610,863	35,936,712	3,888,278	3,463,651
November	18,615,336	15,917,547	27,177,186	34,161,045	4,304,489	4,033,215
December	15,210,009	15,598,968	28,567,241	33,987,202	4,654,866	4,051,522
Total	456,945,388	182,137,153	332,461,961	394,546,705	45,246,880	43,507,748
	Halifax ¹		Moncton ¹		Saint John ¹	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	105,317,447	114,853,203	46,925,372	39,301,319	49,788,116	48,481,675
February	113,366,773	101,581,356	35,288,459	35,042,437	50,179,072	46,571,493
March	147,814,308	125,864,358	40,686,796	43,402,475	60,649,905	55,199,666
April	125,260,669	115,961,826	39,869,629	43,399,105	57,158,987	53,926,353
May	134,327,591	160,408,566	39,123,484	47,243,758	54,006,507	62,811,303
June	150,612,567	172,617,285	53,546,540	57,764,559	65,105,770	62,842,618
July	132,955,381	144,081,023	41,151,165	45,574,853	61,667,272	60,629,505
August	118,647,299	124,167,191	39,245,455	48,117,870	55,596,936	63,895,981
September	114,332,787	130,919,840	43,950,626	47,307,939	50,548,587	59,964,797
October	138,898,577	136,729,026	41,772,746	47,794,252	55,777,594	62,239,838
November	162,815,606	148,451,860	48,671,177	52,789,244	65,409,213	68,430,926
December	134,188,893	151,767,212	46,156,345	50,910,227	60,531,933	75,702,408
Total	1,578,537,898	1,627,402,746	516,387,794	558,648,038	686,419,892	720,696,563
	St. John's ¹		Sydney		Total for 8 centres	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	49,310,788	53,247,664	20,864,063	19,415,121	372,232,558	323,343,995
February	49,092,739	48,253,586	19,329,945	17,904,881	330,810,641	302,431,693
March	57,078,293	51,668,803	23,247,619	21,611,313	366,454,675	355,290,623
April	55,085,552	49,075,033	20,911,473	20,531,413	348,444,634	322,032,081
May	57,713,379	55,659,606	24,457,551	26,022,871	351,049,232	400,258,486
June	67,117,172	65,470,777	24,447,768	25,384,553	404,937,765	435,537,686
July	61,207,188	59,214,240	24,337,517	23,104,336	368,340,815	383,776,743
August	57,730,875	66,150,611	22,205,687	25,802,182	350,760,262	381,294,874
September	59,287,496	65,463,891	23,029,020	24,765,897	332,912,335	384,521,420
October	63,275,846	67,822,941	21,041,185	24,202,712	574,525,758	393,422,407
November	64,449,821	68,314,891	24,776,148	24,943,340	416,218,976	417,042,068
December	60,877,855	66,796,406	24,793,058	23,195,110	374,980,200	422,009,055
Total	702,227,004	717,138,449	273,441,034	276,883,729	4,591,667,851	4,520,961,131

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955 — Continued

2. Province of Quebec

Month	Chicoutimi		Drummondville		Granby	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	13,840,517	16,279,320	8,977,679	9,039,150	11,061,987	13,764,812
February	15,015,464	15,581,132	9,190,050	8,414,107	10,703,820	12,419,409
March	17,165,651	17,469,087	11,243,700	11,101,912	12,780,237	15,356,916
April	17,132,786	24,660,478	11,036,667	10,581,260	12,966,748	13,766,408
May	17,409,242	17,757,575	11,110,876	12,861,227	14,508,954	16,684,906
June	18,170,342	18,815,693	11,197,008	12,941,194	15,387,910	18,606,592
July	19,134,263	17,881,368	11,026,768	11,773,232	15,000,824	17,392,544
August	17,134,776	20,989,254	10,503,241	12,212,967	14,404,638	16,608,049
September	22,344,221	19,580,753	11,367,264	11,772,599	14,353,864	16,968,870
October	20,590,621	20,880,309	10,923,039	12,479,344	14,801,529	16,128,903
November	17,983,070	21,309,025	11,512,093	12,337,207	16,063,905	18,314,322
December	20,450,643	20,311,779	11,699,223	13,039,450	16,439,140	18,558,326
Total	216,371,596	231,515,773	129,787,608	138,553,649	168,473,556	194,570,057
	Montreal ¹		Quebec City ¹		St. Hyacinthe	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	2,683,966,165	3,267,140,573	268,143,291	351,111,047	12,161,661	14,198,049
February	2,822,791,025	3,036,889,966	304,812,654	299,776,983	14,182,518	13,454,073
March	3,396,356,864	3,530,158,389	323,787,636	358,081,651	15,368,734	15,489,148
April	3,011,588,789	3,119,048,502	284,149,806	284,164,854	15,243,655	15,106,088
May	3,251,864,538	3,665,691,321	320,111,982	308,696,607	15,133,658	17,097,181
June	3,727,572,819	3,790,657,778	338,883,009	393,143,342	16,463,692	17,945,509
July	2,987,330,936	3,643,651,459	355,619,012	412,390,100	15,144,783	16,941,545
August	2,878,812,058	3,598,326,169	404,205,327	325,194,796	14,787,533	17,083,110
September	2,988,212,578	3,426,954,087	301,480,116	426,433,116	15,611,345	18,622,596
October	3,489,452,871	3,688,340,713	348,350,078	345,241,032	15,996,038	18,862,324
November	3,559,467,048	4,095,402,971	362,551,041	360,084,755	18,232,606	24,166,349
December	3,700,871,886	4,400,086,582	334,745,380	356,328,554	18,098,200	20,811,267
Total	38,498,287,577	43,262,348,510	3,946,839,332	4,220,646,837	186,424,423	209,777,239
	Shawinigan Falls		Sherbrooke ¹		Three Rivers	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	9,148,304	9,494,563	29,562,515	32,295,461	25,453,942	29,560,736
February	8,642,618	8,980,270	30,428,666	29,614,556	26,868,559	25,865,302
March	10,378,264	9,965,955	33,273,500	33,191,883	30,898,243	29,935,006
April	10,400,676	9,970,037	34,506,051	34,739,192	31,428,844	29,187,483
May	10,738,391	12,084,389	32,920,348	39,645,609	33,920,863	35,499,095
June	12,407,783	14,177,614	36,232,447	39,765,963	35,055,609	36,193,386
July	10,913,811	10,695,900	32,863,868	36,666,287	38,780,285	35,256,907
August	10,559,377	11,782,721	33,070,502	38,731,407	36,702,887	39,194,794
September	11,347,377	12,261,772	32,265,367	38,668,607	34,801,095	35,868,724
October	11,381,279	12,837,853	35,306,313	41,849,404	35,717,864	39,109,393
November	13,389,573	14,271,472	38,135,993	41,248,656	39,905,142	44,970,701
December	11,873,162	13,113,938	39,308,175	42,354,276	37,360,479	40,787,023
Total	131,180,615	139,636,484	407,873,745	448,771,301	406,893,812	421,428,550

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955 - Continued

2. Province of Quebec - Concluded

Month	Valleyfield		Total for 10 centres	
	1954	1955	1954	1955
	\$	\$	\$	\$
January	7,053,827	8,136,965	3,069,369,888	3,751,026,676
February	7,112,290	7,428,353	3,249,747,664	3,458,424,151
March	8,375,063	8,817,580	3,859,627,892	4,029,567,527
April	8,087,150	8,661,262	3,436,541,172	3,549,885,564
May	8,457,981	9,094,415	3,716,176,833	4,135,112,325
June	8,944,068	9,497,290	4,220,315,487	4,351,744,361
July	7,653,346	8,662,353	3,493,467,896	4,211,311,695
August	8,113,628	9,157,300	3,428,293,967	4,089,280,567
September	7,970,714	9,816,574	3,439,753,941	4,016,947,698
October	8,672,659	10,198,037	3,991,192,291	4,205,927,312
November	10,990,248	11,003,812	4,088,230,719	4,643,109,270
December	9,487,773	10,208,949	4,200,334,061	4,935,600,144
Total	100,919,547	110,682,890	44,193,051,811	49,377,931,290

3. Province of Ontario

	Brantford ¹		Chatham ¹		Cornwall ¹	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	36,879,730	37,528,814	34,930,144	35,830,213	14,016,751	18,945,201
February	34,014,679	34,013,342	36,342,408	35,213,888	12,606,669	18,170,987
March	41,748,405	39,669,457	30,347,850	40,346,295	18,579,210	21,570,721
April	40,714,439	42,110,426	27,739,949	30,786,205	15,484,984	20,437,257
May	43,491,714	46,306,741	30,705,705	24,753,149	16,377,735	24,154,386
June	45,246,216	49,145,492	32,991,071	34,554,796	17,805,062	23,163,983
July	43,768,370	44,850,072	32,999,200	32,679,886	19,057,328	23,616,865
August	41,637,030	47,551,224	27,892,510	32,283,484	17,143,822	24,702,764
September	40,925,727	47,224,042	29,882,395	31,085,651	16,742,332	24,614,642
October	41,155,565	45,536,708	28,935,621	39,054,067	19,215,845	26,011,560
November	43,219,922	49,127,924	46,039,884	46,593,044	23,491,966	34,279,102
December	41,979,696	46,462,888	45,087,037	42,207,843	24,394,069	33,231,438
Total	494,781,493	529,527,130	403,893,774	425,388,521	214,915,773	292,898,906
	Fort William		Guelph		Hamilton ¹	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	22,041,529	22,650,897	22,254,355	21,502,558	246,473,005	259,541,338
February	22,037,507	20,969,859	21,738,777	18,979,162	264,290,150	243,080,980
March	26,168,825	28,881,804	23,752,666	22,522,174	273,492,712	271,195,257
April	25,873,101	24,566,700	23,030,992	21,802,697	266,816,162	268,091,067
May	24,628,975	26,985,917	26,194,144	24,691,755	266,427,735	313,361,916
June	33,355,571	29,918,353	24,639,734	25,157,854	273,890,679	298,574,456
July	26,113,101	29,475,875	23,122,620	23,203,038	267,170,342	317,516,545
August	23,846,630	35,637,796	20,846,194	23,114,117	244,533,759	299,815,495
September	24,995,264	28,696,788	21,962,661	25,180,558	254,824,924	301,237,177
October	25,000,777	30,197,753	23,172,025	25,227,815	261,757,341	321,999,643
November	27,508,956	30,094,729	25,421,818	28,436,389	276,011,017	336,060,081
December	28,660,020	46,247,250	25,654,406	30,483,699	279,748,869	326,010,634
Total	310,230,256	354,323,721	281,790,392	290,301,816	3,175,436,695	3,556,484,589

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955 — Continued

3. Province of Ontario — Continued

Month	Kingston ¹		Kitchener ¹		London ¹			
	1954	1955	1954	1955	1954	1955		
	\$	\$	\$	\$	\$	\$		
January	25,081,315	31,524,037	62,478,641	61,728,648	168,811,246	156,395,190		
February	24,162,594	29,512,873	57,101,727	55,742,265	165,621,144	131,892,378		
March	28,398,348	30,875,991	59,945,910	61,880,287	175,050,910	177,749,225		
April	28,330,273	31,161,342	61,163,615	65,010,479	169,330,642	151,005,881		
May	33,169,730	37,303,510	69,580,909	72,679,744	166,408,284	168,688,146		
June	32,377,003	36,986,947	73,424,064	73,354,902	207,075,057	193,128,474		
July	32,045,481	36,498,488	58,861,853	68,428,372	122,955,929	177,192,403		
August	29,257,180	40,121,129	55,988,061	66,921,497	160,373,112	177,678,904		
September	28,689,763	34,977,715	56,536,696	67,769,038	171,376,791	174,882,614		
October	31,271,817	35,398,735	67,603,007	68,754,521	180,533,987	174,892,806		
November	37,261,713	36,211,162	73,920,359	77,526,052	179,236,024	183,363,475		
December	36,229,430	38,515,784	69,675,058	77,347,435	180,725,180	188,218,157		
Total	366,274,647	419,087,713	766,279,900	817,143,240	2,047,498,306	2,055,087,653		
	Niagara Falls		Oshawa		Ottawa ¹			
	1954	1955	1954	1955	1954	1955		
	\$	\$	\$	\$	\$	\$		
January	40,644,170	35,679,998	87,006,717	98,899,708	284,302,228	312,737,697		
February	38,927,061	36,422,107	99,967,448	94,737,636	261,114,535	254,636,404		
March	49,270,624	42,050,237	110,466,218	106,771,502	308,263,307	295,577,638		
April	44,415,767	37,761,506	112,035,049	117,497,327	259,790,360	256,307,195		
May	44,123,901	40,153,706	114,233,936	121,677,211	262,616,979	263,495,291		
June	49,271,798	45,184,957	108,371,096	123,510,980	318,644,604	275,006,237		
July	42,637,516	39,281,857	96,163,994	121,869,286	281,553,776	263,273,570		
August	38,798,469	41,679,369	76,254,676	119,883,291	252,147,570	258,315,631		
September	39,626,814	40,513,352	71,994,680	97,977,427	253,606,965	250,812,964		
October	37,244,438	42,883,670	43,652,175	72,829,405	329,702,482	286,908,933		
November	45,334,981	45,808,541	74,840,545	58,611,934	301,485,156	281,940,616		
December	44,137,777	44,764,763	97,044,399	53,393,872	302,072,043	268,755,609		
Total	514,433,316	492,184,063	1,092,030,933	1,187,659,579	3,415,300,005	3,267,767,785		
	Peterborough			Port Arthur				
	1954		1955		1954		1955	
	\$		\$		\$		\$	
January	27,823,911		27,451,418		19,120,385		20,927,834	
February	28,010,371		25,096,087		19,895,348		18,825,458	
March	31,598,469		29,936,814		22,097,862		20,983,375	
April	28,763,753		28,618,374		20,324,403		18,915,650	
May	31,451,792		32,962,983		18,942,683		21,836,750	
June	36,527,970		34,763,299		22,324,193		22,488,246	
July	29,752,753		32,002,801		22,402,101		21,825,017	
August	28,869,837		33,296,275		19,729,573		24,066,469	
September	28,384,552		31,487,974		21,674,454		23,650,528	
October	30,581,804		32,081,333		22,432,238		21,987,580	
November	33,451,111		36,931,431		23,022,928		25,109,802	
December	33,633,981		35,845,619		21,602,031		23,855,369	
Total	368,850,304		380,474,408		253,568,199		264,472,078	

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955 — Continued

3. Province of Ontario — Concluded

Month	St. Catharines ¹		Sarnia ¹		Sault Ste. Marie	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January.....	48,170,240	51,482,946	37,374,535	35,032,383	30,214,452	27,681,485
February.....	45,130,708	46,873,991	31,177,751	32,179,530	32,459,783	25,855,408
March	49,813,427	55,646,647	35,073,168	35,287,247	34,247,399	31,628,519
April	48,610,676	50,124,761	39,246,249	38,494,643	29,765,425	31,152,301
May	49,843,013	57,114,446	35,207,375	37,014,234	42,012,611	35,192,993
June	56,012,967	64,368,594	39,629,054	45,114,545	33,993,798	38,482,724
July.....	52,331,398	57,089,380	40,448,941	41,077,819	30,051,948	37,657,483
August	45,766,464	57,014,618	33,963,955	43,419,742	30,592,714	42,230,859
September.....	48,040,544	59,876,190	32,701,371	40,884,917	31,939,319	47,827,054
October.....	53,170,046	57,232,135	36,456,901	43,239,599	29,770,396	41,996,456
November.....	59,868,371	63,931,792	37,324,763	41,148,812	34,611,822	42,378,989
December.....	59,585,294	62,765,385	35,649,713	44,023,816	32,739,628	50,497,249
Total.....	616,343,148	683,520,885	434,253,776	476,917,287	392,399,285	452,581,520
	Sudbury ¹		Timmins		Toronto ¹	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January.....	32,451,979	35,751,396	9,946,759	12,058,211	3,780,981,146	4,152,940,389
February.....	31,677,704	32,057,227	9,684,729	10,838,632	3,829,832,765	3,920,616,963
March	37,456,619	36,549,385	12,463,332	12,830,771	4,453,897,814	4,914,686,946
April	32,782,359	35,530,979	12,178,969	12,765,442	4,010,011,932	4,510,301,387
May	37,247,774	39,626,936	12,270,636	13,729,674	4,076,792,421	4,708,386,719
June	39,303,218	43,175,129	14,177,396	14,641,166	4,416,761,387	4,546,928,033
July.....	37,300,117	42,687,216	13,095,799	13,259,225	4,187,650,285	4,731,072,864
August	38,031,852	53,012,579	12,337,772	13,453,794	3,643,650,438	4,392,754,731
September.....	38,463,157	44,432,355	12,307,108	12,720,749	3,781,118,522	4,556,327,651
October.....	37,655,379	44,473,382	12,100,777	13,410,866	5,140,452,129	4,822,556,538
November.....	40,953,573	44,847,036	13,252,761	13,338,027	4,598,115,302	5,227,355,643
December.....	41,073,065	45,030,934	13,546,330	13,499,078	4,727,340,467	5,144,624,739
Total.....	444,396,796	497,174,554	147,362,368	156,545,635	50,646,604,608	55,628,552,603
	Windsor ¹		Total for 21 Centres			
	1954	1955	1954		1955	
	\$	\$	\$	\$	\$	\$
January.....	158,519,413	151,881,864	5,189,522,651		5,608,172,225	
February.....	141,052,863	146,535,600	5,206,846,721		5,232,250,777	
March	163,490,620	184,541,718	5,985,623,685		6,461,182,010	
April	170,085,153	216,556,457	5,466,494,252		6,008,998,076	
May	160,074,954	238,876,905	5,561,803,006		6,348,993,112	
June	189,791,126	239,172,073	6,065,613,064		6,256,821,240	
July.....	170,396,202	227,026,282	5,629,879,054		6,381,584,344	
August	142,650,223	230,883,991	4,984,311,841		6,057,837,759	
September.....	148,489,791	193,903,048	5,154,283,830		6,126,082,434	
October.....	155,313,358	228,993,983	6,607,178,108		6,475,667,493	
November.....	156,384,049	260,084,416	6,150,757,021		6,963,178,997	
December.....	153,264,529	280,641,846	6,293,843,022		6,899,593,207	
Total.....	1,909,512,281	2,589,098,188	68,296,156,255		74,820,361,674	

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955 — Continued

4. Prairie Provinces

Month	Brandon		Calgary		Edmonton	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January.....	12,752,659	13,078,956	504,393,539	387,415,045	229,847,014	267,035,047
February.....	12,782,779	11,713,675	382,314,070	354,068,917	280,432,381	278,923,948
March.....	16,323,303	13,270,363	432,685,242	464,601,216	271,774,937	304,404,712
April.....	15,859,762	14,668,943	365,352,137	357,086,134	286,282,117	279,547,499
May.....	14,926,053	16,605,742	422,817,778	423,371,331	275,049,883	310,885,008
June.....	16,505,002	18,257,636	481,988,351	582,866,296	325,330,162	376,160,653
July.....	15,171,617	16,258,213	386,109,008	439,625,560	338,040,982	346,706,872
August.....	14,502,678	17,385,864	368,196,116	471,833,163	307,479,497	373,309,734
September.....	14,522,480	16,121,342	354,409,141	409,223,621	298,229,455	350,974,769
October.....	16,478,563	18,536,786	414,263,264	461,070,752	309,570,709	355,279,936
November.....	17,922,623	19,284,235	429,383,347	535,645,403	333,865,478	441,951,988
December.....	17,000,584	16,596,001	443,573,396	529,101,802	354,090,836	366,580,111
Total.....	184,748,103	191,777,756	4,985,475,389	5,415,909,240	3,609,993,451	4,051,760,277
	Lethbridge		Medicine Hat		Moose Jaw	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January.....	24,805,319	26,675,036	10,754,703	10,126,627	24,618,165	23,419,064
February.....	23,349,813	22,141,417	10,990,291	10,004,229	21,225,447	19,269,663
March.....	30,823,742	28,638,937	11,904,483	10,755,141	26,397,041	20,622,623
April.....	31,391,926	27,079,493	12,786,399	10,604,770	26,044,085	22,233,542
May.....	28,906,309	28,476,101	11,415,438	11,922,491	26,715,944	24,877,902
June.....	30,028,262	29,923,502	12,209,568	11,615,852	26,010,222	27,327,073
July.....	28,225,909	30,401,411	10,882,292	11,394,974	23,100,662	24,751,966
August.....	27,746,111	33,857,896	10,204,222	13,106,694	28,887,021	23,458,765
September.....	26,292,065	30,494,585	11,934,876	14,028,878	23,567,898	26,553,743
October.....	26,130,943	29,954,165	12,846,356	14,047,297	27,802,047	26,973,221
November.....	34,673,665	36,651,543	14,752,265	15,902,901	29,365,219	30,448,312
December.....	31,656,349	30,604,518	12,224,247	13,033,457	27,519,198	25,255,726
Total.....	344,029,413	354,898,604	142,905,140	146,543,311	311,252,949	295,191,500
	Prince Albert		Regina		Saskatoon	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January.....	12,757,690	11,877,062	163,807,701	180,224,697	50,978,992	52,362,406
February.....	13,272,322	12,360,259	154,412,202	153,422,044	47,817,106	44,826,698
March.....	14,969,990	12,759,101	149,753,548	148,434,535	58,476,758	49,502,084
April.....	14,247,476	12,425,888	199,804,274	196,932,223	59,035,029	51,148,611
May.....	13,820,616	12,499,523	175,643,423	183,353,904	60,195,042	59,292,127
June.....	13,651,640	13,658,843	230,347,154	209,679,251	62,235,504	60,027,613
July.....	12,575,801	13,234,677	221,271,424	238,220,264	57,764,798	58,236,297
August.....	12,538,479	13,764,026	209,372,118	228,576,557	57,976,493	67,626,837
September.....	12,517,619	13,590,005	178,817,487	226,212,095	60,430,994	68,273,681
October.....	12,127,906	13,777,037	204,862,953	223,825,722	57,516,940	67,049,727
November.....	13,450,909	12,992,497	215,834,402	216,254,090	66,662,742	68,378,739
December.....	14,223,035	12,550,818	193,479,136	189,986,658	62,869,842	61,484,253
Total.....	160,153,483	155,489,736	2,297,905,822	2,395,122,040	701,960,040	708,209,073

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1954 and 1955 — Concluded**4. Prairie Provinces — Concluded**

Month	Winnipeg		Total for 10 Centres	
	1954	1955	1954	1955
	\$	\$	\$	\$
January	771,470,779	822,985,861	1,806,176,361	1,795,199,801
February	688,619,555	684,666,349	1,635,214,966	1,591,397,199
March	828,187,637	927,038,125	1,841,296,681	1,980,026,837
April	893,253,643	848,410,827	1,904,056,848	1,820,137,930
May	975,880,232	1,086,658,886	2,005,370,718	2,157,942,915
June	1,148,971,650	1,082,854,149	2,347,777,515	2,412,370,868
July	964,147,178	988,492,515	2,057,289,671	2,167,322,749
August	849,010,182	999,906,020	1,885,912,917	2,242,825,556
September	926,869,497	872,552,786	1,907,591,512	2,028,025,505
October	1,142,415,675	969,092,862	2,224,015,356	2,179,607,505
November	1,112,366,796	1,068,397,263	2,268,277,446	2,445,906,971
December	1,115,708,873	942,967,179	2,272,345,496	2,188,160,523
Total	11,416,901,697	11,294,022,822	24,155,325,487	25,008,924,359

5. British Columbia

	New Westminster		Vancouver		Victoria	
	1954	1955	1954	1955	1954	1955
	\$	\$	\$	\$	\$	\$
January	45,545,494	49,704,371	731,710,493	778,814,170	103,984,964	146,680,496
February	38,507,238	44,984,780	703,475,001	705,506,321	116,916,487	98,849,498
March	52,187,205	55,067,318	859,507,441	826,670,918	142,586,136	139,066,449
April	46,056,886	53,285,521	837,955,664	767,768,621	139,721,998	167,763,652
May	49,536,257	53,792,773	801,501,834	828,128,207	125,140,485	144,643,501
June	55,183,098	58,270,770	867,637,778	882,162,412	139,860,631	154,840,670
July	61,348,848	58,050,034	781,640,618	866,919,587	149,644,393	153,125,057
August	49,201,421	61,813,586	739,742,191	965,781,334	129,792,330	136,417,453
September	50,361,519	56,935,747	746,132,250	879,937,816	113,991,116	143,130,953
October	49,071,366	58,339,959	878,060,314	902,688,558	128,004,204	145,195,521
November	55,692,272	67,376,675	922,048,297	1,022,781,707	143,939,353	155,702,075
December	55,885,119	56,009,252	883,165,096	970,859,399	161,589,661	155,788,800
Total	608,576,723	673,630,786	9,752,576,977	10,398,019,050	1,595,171,758	1,741,204,125
Total for 3 Centres			Canada — 52 Centres ¹			
	1954	1955	1954	1955		
	\$	\$	\$	\$		
January	881,240,951	975,199,037	11,318,542,409	12,452,935,734		
February	858,898,726	849,340,599	11,281,518,718	11,433,844,419		
March	1,054,280,782	1,020,804,685	13,107,283,715	13,846,871,682		
April	1,023,734,548	988,817,794	12,179,271,454	12,689,871,445		
May	976,178,576	1,026,564,481	12,610,578,365	14,068,871,319		
June	1,062,681,507	1,095,273,852	14,101,325,338	14,551,748,007		
July	992,633,859	1,078,094,678	12,541,611,295	14,222,090,209		
August	918,735,942	1,164,012,373	11,568,014,929	13,935,251,129		
September	910,484,885	1,080,004,516	11,745,026,503	13,635,581,573		
October	1,055,135,884	1,106,224,038	14,452,047,397	14,360,848,755		
November	1,121,679,922	1,245,860,457	14,045,164,084	15,715,097,763		
December	1,110,639,876	1,182,657,451	14,242,142,655	15,624,850,530		
Total	11,956,325,458	12,812,853,961	153,192,526,862	166,537,862,615		

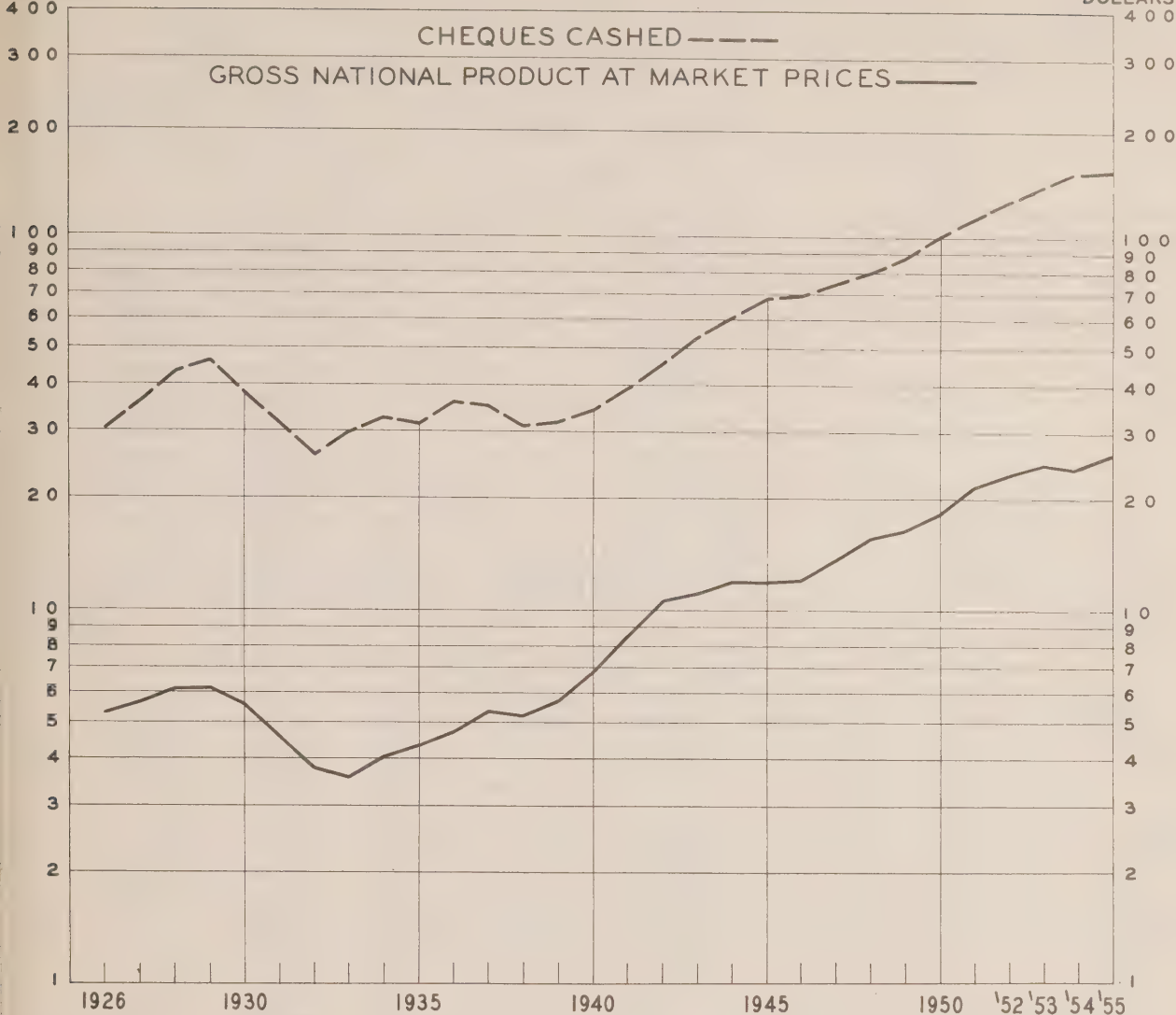
1. Seventeen additional centres were incorporated as of January, 1953.

CHART 6

CHEQUES CASHED COMPARED WITH OTHER ECONOMIC FACTORS

BILLION
DOLLARS
4 0 0

BILLION
DOLLARS
4 0 0



INDEX
1935-39=100
3 0 0

INDEX
1935-39=100
3 0 0

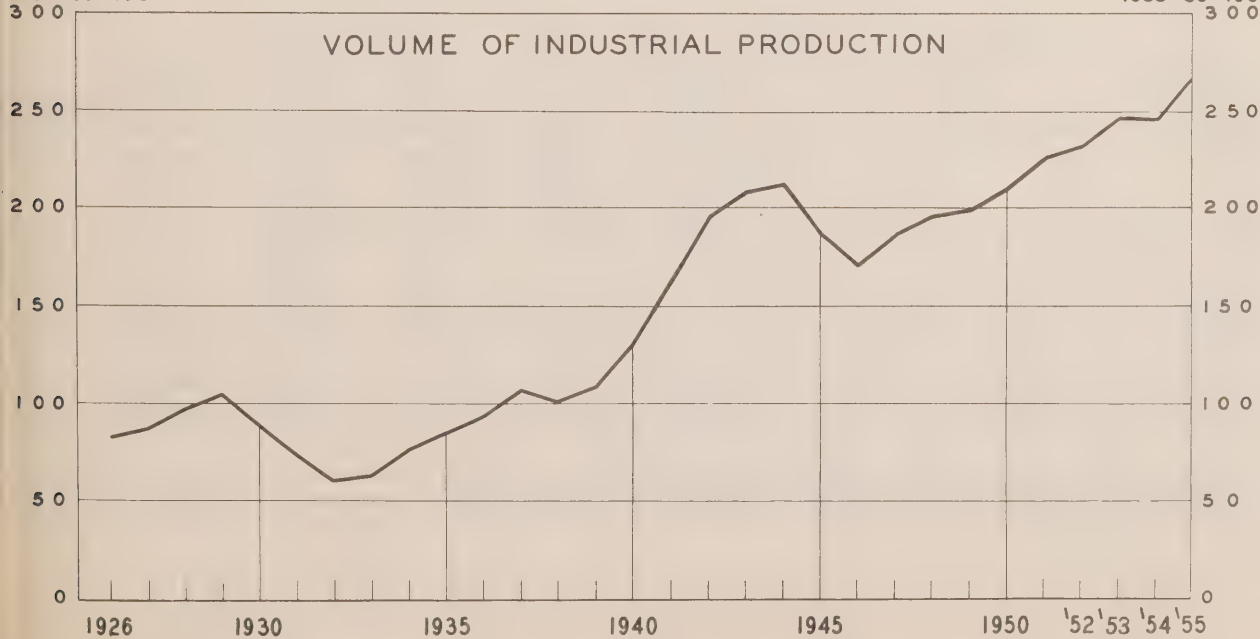


TABLE 6. Cheques Cashed Against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
	\$'000			\$'000		
1942	43,574,261	..	..	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,051	3,959,938	38.52	8,785,827	6,100,120	1.44
1954						
January	10,334,622	3,897,000	31.85	556,145	5,063,440	1.32
February	10,356,753	3,771,000	32.96	527,494	5,127,493	1.23
March	12,053,055	3,715,000	38.94	635,495	5,203,705	1.47
April	11,141,045	3,576,000	37.39	619,110	5,278,389	1.41
May	11,533,616	3,499,000	39.56	642,026	5,344,525	1.44
June	12,916,827	3,586,000	43.23	745,537	5,400,238	1.66
July	11,499,946	3,561,000	38.75	625,177	5,445,856	1.30
August	10,600,088	3,480,000	36.55	577,622	5,503,853	1.26
September	10,703,311	3,560,000	36.08	659,621	5,559,984	1.42
October	13,196,418	3,711,000	42.67	694,373	5,636,124	1.48
November	12,777,767	3,856,000	39.77	847,962	5,609,633	1.81
December	13,127,888	3,947,000	41.13	680,897	5,573,530	1.47
1955						
January	11,473,256	3,809,898	36.14	594,996	5,680,493	1.26
February	10,484,629	3,692,118	34.08	580,432	5,812,899	1.20
March	12,763,652	3,703,266	41.36	659,142	5,925,868	1.33
April	11,629,378	3,681,848	37.90	648,996	6,046,093	1.29
May	12,865,381	3,755,058	41.11	750,995	6,120,994	1.47
June	13,303,689	3,921,236	40.71	773,573	6,152,837	1.51
July	13,059,724	3,989,517	39.28	712,389	6,211,249	1.38
August	12,748,729	3,950,293	38.73	716,103	6,266,510	1.37
September	12,489,294	4,005,423	37.42	692,661	6,313,808	1.32
October	13,077,654	4,159,155	37.73	855,526	6,348,843	1.62
November	14,321,692	4,334,343	39.65	954,294	6,227,975	1.84
December	14,347,974	4,517,100	38.12	846,719	6,093,865	1.67

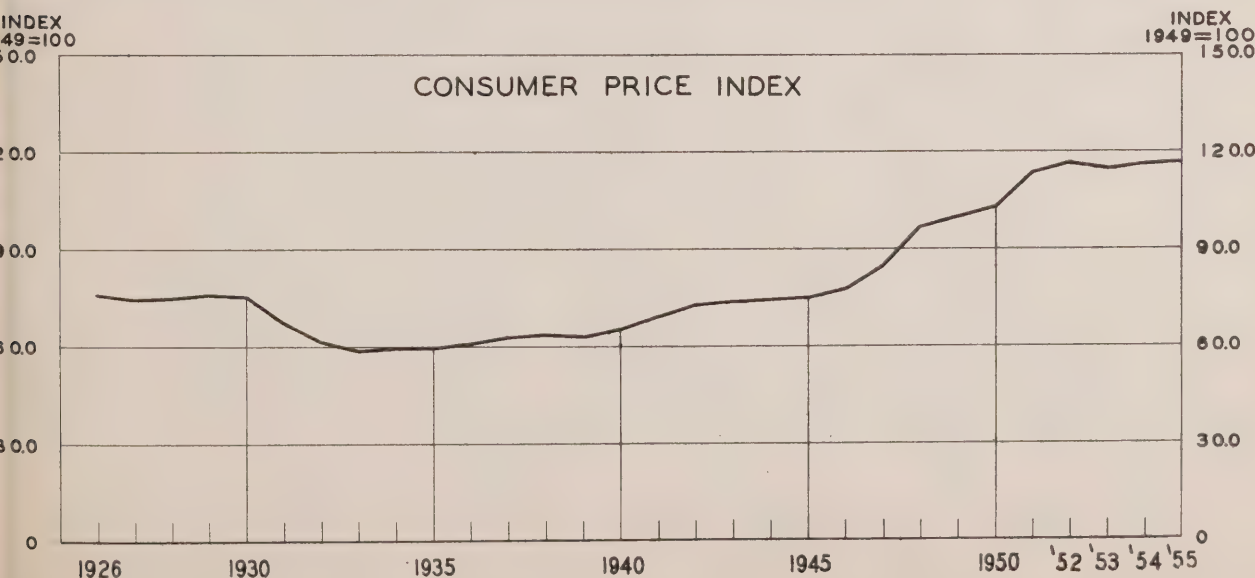
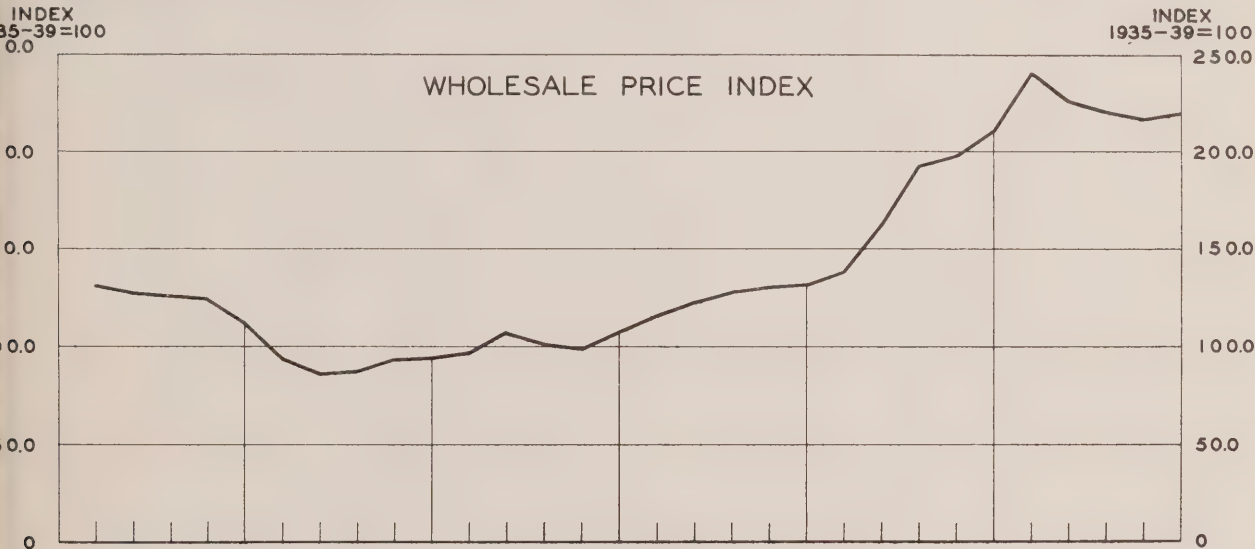
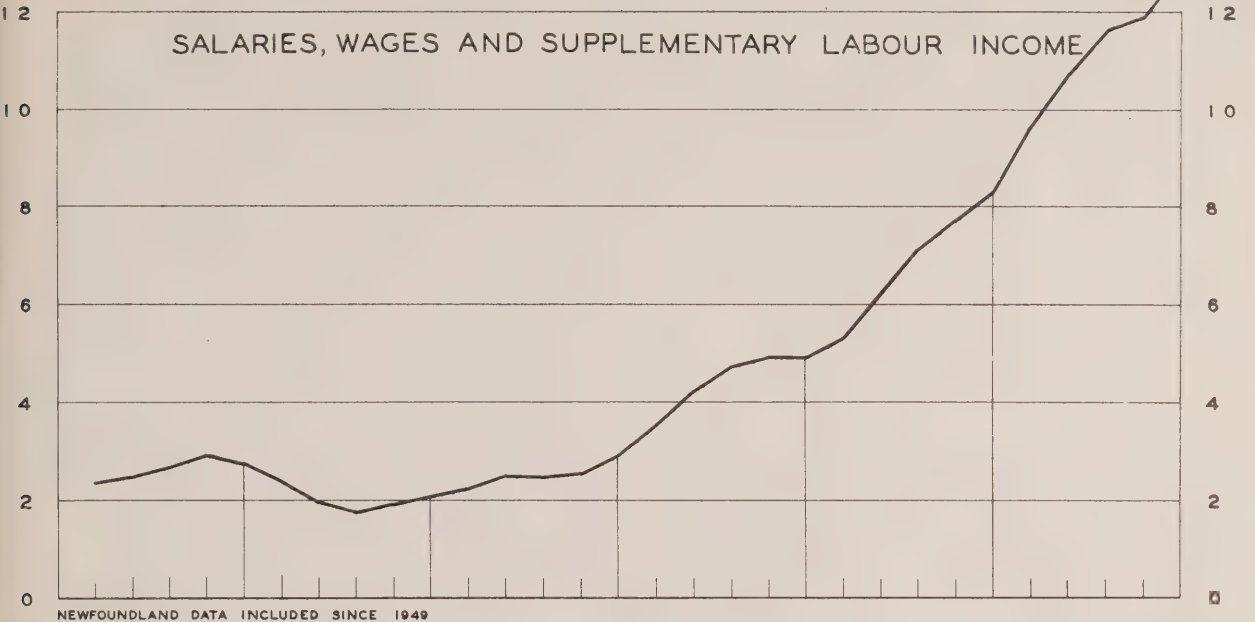
Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

1. 35 centres.

CHART 7
BILLION
DOLLARS

OTHER ECONOMIC FACTORS

BILLION
DOLLARS
12,850



1-201



CHEQUES CASHED IN CLEARING CENTRES

1956



DOMINION BUREAU OF STATISTICS

Research and Development Division

Business Statistics Section

DOMINION BUREAU OF STATISTICS

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CHEQUES CASHED IN CLEARING CENTRES
1956

Published by Authority of

The Right Honourable C. D. Howe, Minister of Trade and Commerce

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1956. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Statistics Section of the Research and Development Division.

W.E. DUFFETT,
Dominion Statistician.

CONTENTS

	Page
Analytical Text	7
Definition and Coverage	8-10

Charts

1, 2, 3. Canada and Principal Cities, 1930-1956.....	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1930-1956	17, 19
6, 7. Comparisons with Other Economic Factors, 1930-1956	33, 35

Tables

1. Cheques cashed by Clearing House Centres, 1939, 1946, 1954, 1955 and 1956	12
2. Percentage Analysis by Centres, representative years, 1938 = 100	14
3. Relative Importance of Clearing House Centres, representative years.....	16
4. Cheques cashed by Regions and Centres, 1924-1956	18, 20-25
5. Cheques cashed by Clearing Centres, by months, 1955 and 1956.....	26-32
6. Cheques cashed against Current and Savings accounts showing rate of turnover, 1942-1956	34

CHEQUES CASHED IN CLEARING CENTRES

1956

The total value of cheques cashed in Canadian clearing centres again reached new record levels during 1956. The aggregate value of payments in the 35 older centres rose to \$192,290 million, an advance of more than 19 per cent over 1955. Debits in all five economic regions rose in this comparison. Payments in the Prairie Provinces increased by nearly 23 per cent over the preceding year, and Quebec debits advanced by over 20 per cent. Value of cheques cashed in British Columbia increased by nearly 19 per cent, and Ontario debits rose by 17.5 per cent as compared with 1955. Payments in the older centres of the Atlantic Provinces were 14 per cent higher.

During 1956, most indicators of general economic activity exceeded their 1955 levels. For the first eleven months, the Index of Industrial Production averaged 7.1 per cent above the same period of 1955, setting new records in volume of industrial output. The level of manufacturing production advanced by 6.0 per cent in the same comparison, and mineral output by nearly 13 per cent. Non-agricultural employment rose by nearly 7 per cent

as compared with the first eleven months of 1955, with industrial payrolls over the same period increasing by more than 12 per cent due partly to higher weekly earnings.

Total value of retail trade rose by 7.6 per cent in the eleven month comparison, while the consumer price index for 1956 averaged 1.5 per cent higher than in 1955. The general index of wholesale prices averaged 3.1 per cent above its 1955 level. For the first eleven months, the value of exports was over 12 per cent higher than during the same period of 1955, while the value of imports for the first ten months rose by more than 23 per cent. In the construction field, investment in new machinery and equipment and in non-residential construction, for the first nine months of 1956, was far above the corresponding figure for 1955, although the level of residential construction fell off during the second half of the year. Such indicators of financial activity as common stock prices and life insurance sales showed marked gains as compared with 1955 and the level of chartered bank loans was also substantially higher.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. The national and regional totals on the first page of the table are given for the entire period. For the last 3 years totals which include the 17 new clearing centres in the three eastern and central regions are also given.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1956, the total value of bank debits for 35 centres was over 4 times as great as in 1929. Over

this period, British Columbia recorded the largest advance of 421 per cent. The Atlantic Provinces showed an increase of 418 per cent, due partly to the inclusion of St. Johns, Newfoundland in 1949. Ontario, the Prairie Provinces and Quebec followed in that order.

Total payments in the 35 centres during the past year were 522 per cent greater than in 1938. British Columbia, with a gain of 686 per cent, again recorded the largest regional advance in this comparison. Debits in the Prairie Provinces rose by 572 per cent, with the Atlantic Provinces, Ontario and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 billion in 1938 to over \$192 billion in 1956. Of this increase of over \$161 billion, more than \$118 billion, or 73 per cent, was contributed by Ontario and Quebec.

The Centres

Cheques cashed in thirty-four of the thirty-five older centres showed advances in 1956 as compared with the previous year, with only Windsor recording a small decline. Payments in Canada's two leading centres rose substantially in this comparison, Montreal showing a gain of more than 21

per cent, while value of debits in Toronto was over 19 per cent higher than during 1955. In Western Canada payments in Winnipeg rose by nearly 22 per cent, while the value of Vancouver debits was 21 per cent higher than in 1955.

Table 3 shows the relative importance of each of the 35 older Canadian clearing centres, measured by the percentage contribution to the total recorded value of cheques cashed in these centres for selected years during the period 1924 to 1956. The proportion of total payments recorded in the Atlantic Provinces has fallen off in recent years and in 1956 was back to the 1939 level, despite the inclusion of St. Johns, Newfoundland as a clearing centre in 1949. Debits in the province of Quebec have accounted for slightly less than 30 per cent of the Canadian aggregate during the post-war period rising to just below that level in 1956. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate has fluctuated between 39 per cent and 45 per cent throughout the period, falling off slightly to 44 per cent in 1956. Toronto payments accounted for over 78 per cent of the provincial total last year. Ottawa debits,

which constituted a relatively high proportion of the provincial total during the war have since fallen off sharply as compared with other centres.

Debits in the Prairie Provinces rose slightly to 16 per cent of the Canadian aggregate in 1956 still well below the 1953 proportion of 18.2 per cent. Cheques cashed in Winnipeg contributed nearly 45 per cent of the regional aggregate in the past year but their relative importance has declined since the war. By contrast, payments in Calgary and Edmonton have accounted for a somewhat larger share of the Canadian aggregate in recent years.

Value of cheques cashed in British Columbia has stood at 7.9 per cent of the national total for the past two years, below the 1953 percentage but still well above this province's share of the Canadian aggregate before the second World War. Vancouver remains the predominant centre in this region.

Deposit Turnover

The rate of turnover of current deposits, compiled on an annual basis, averaged 43.01 during 1956, appreciably higher than the 1955 rate of 38.53. Value of cheques cashed against current accounts rose by nearly 20 per cent over 1955,

while deposits were slightly over 7 per cent higher in the same comparison. The annual rate of turnover of savings accounts rose to 1.53 as compared with 1.44 in 1955.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 Centres	Coverage	52 Centres	Coverage
	Thousand Dollars		p.c.	Thousand Dollars	p.c.
Atlantic Provinces	529, 207	286, 801	54	352, 326	67
Quebec	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T.	5, 288	—	—	—	—
Total	13, 833, 828	11, 723, 340	85	12, 122, 785	88

	January 1935		
	Total Canada	32 Centres	Coverage
	Thousand Dollars		p.c.
Atlantic Provinces	88, 866	43, 509	49
Quebec	835, 326	781, 272	94
Ontario	1, 463, 621	1, 289, 471	88
Prairie Provinces	472, 034	435, 391	92
British Columbia	154, 517	132, 408	86
Yukon and N.W.T.	—	—	—
Total	3, 014, 363	2, 682, 050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

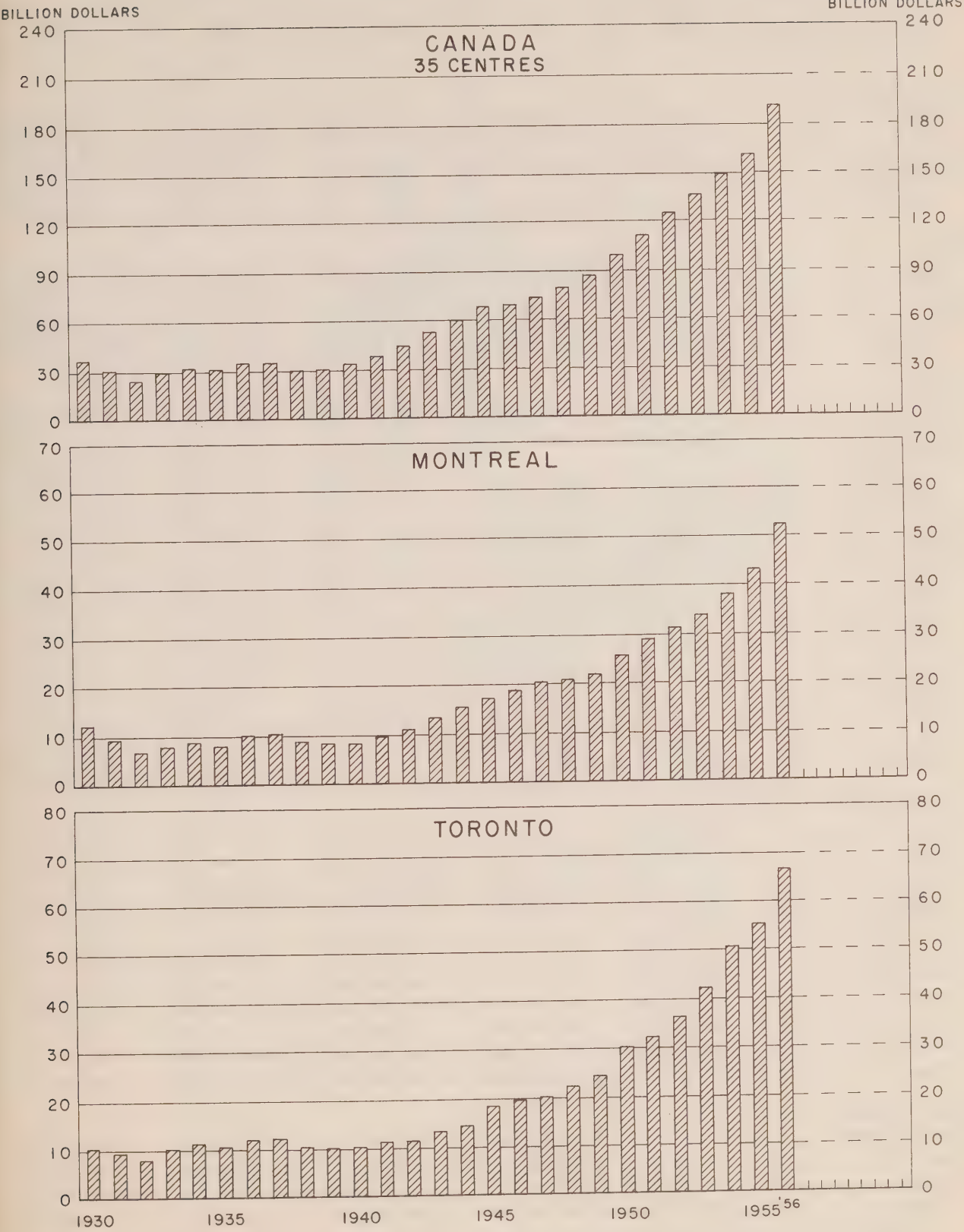
Provinces. Monthly data for 1955 and 1956 for all 52 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces—January, 1953

Province	Current	Savings	Total
	Dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Total—All Canada	13,078,431,755	755,396,330	13,833,828,085

CHEQUES CASHED



**TABLE 1. Cheques Cashed Against Individual Accounts at 35
Clearing House Centres in Canada for the Years 1939, 1946, 1954, 1955 and 1956**

Clearing house centres	1939	1946	1954	1955	1956
	\$	\$	\$	\$	\$
Atlantic Provinces:					
Halifax	381,824,396	870,735,782	1,578,537,898	1,627,402,746	1,900,368,542
Moncton	108,891,549	276,711,273	516,387,794	558,648,038	616,097,610
Saint John	189,232,027	456,571,211	686,419,892	720,696,563	824,915,065
St. John's	—	—	702,227,004	717,138,449	794,682,340
Totals	679,947,972	1,604,018,266	3,483,572,588	3,623,885,796	4,136,063,557
Quebec:					
Montreal	8,759,472,109	18,828,185,425	38,498,287,577	43,262,348,510	52,524,281,929
Quebec	977,211,370	1,722,532,681	3,946,839,332	4,220,646,837	4,575,848,864
Sherbrooke	83,715,973	198,641,707	407,873,745	448,771,301	535,649,969
Totals	9,820,399,452	20,749,359,813	42,853,000,654	47,931,766,648	57,635,780,762
Ontario:					
Brantford	107,113,483	269,742,168	494,781,493	529,527,130	596,455,633
Chatham	102,259,883	185,640,451	403,893,774	425,388,521	448,947,214
Cornwall	—	—	214,915,773	292,898,906	387,278,729
Fort William	67,033,183	185,151,376	310,230,256	354,323,721	410,549,615
Hamilton	644,434,304	1,460,388,257	3,175,436,695	3,556,484,589	4,179,292,551
Kingston	72,712,646	205,647,350	366,274,647	419,087,713	464,435,514
Kitchener	145,302,026	363,577,527	766,279,900	817,143,240	940,310,341
London	385,768,062	871,610,947	2,047,498,306	2,055,087,653	2,279,949,005
Ottawa	1,266,268,210	5,170,462,037	3,415,300,005 ¹	3,267,767,785 ¹	3,567,496,334 ¹
Peterborough	70,496,391	197,282,253	368,850,304	380,474,408	515,640,907
St. Catharines	—	253,814,244	616,343,148	683,520,885	780,623,214
Sarnia	76,489,776	244,695,664	434,253,776	476,917,287	552,812,970
Sudbury	85,812,435	153,372,708	444,396,796	497,174,554	580,450,567
Toronto	10,173,866,946	19,907,026,302	50,646,604,608	55,628,552,603	66,301,163,713
Windsor	420,933,103	933,544,600	1,909,512,281	2,589,098,188	2,574,689,829
Totals	13,618,490,448	30,401,955,884	65,614,571,762	71,973,447,183	84,580,096,136
Prairie Provinces:					
Brandon	33,810,275	104,139,525	184,748,103	191,777,756	217,917,059
Calgary	661,675,521	1,602,017,603	4,985,475,389	5,415,909,240	7,280,076,762
Edmonton	470,279,314	1,213,183,915	3,609,993,451	4,051,760,277	4,728,775,559
Lethbridge	56,702,076	146,971,392	344,029,413	354,898,604	401,410,718
Medicine Hat	27,707,009	74,791,412	142,905,140	146,543,311	176,626,478
Mosse Jaw	83,327,283	185,849,046	311,252,949	295,191,500	324,438,043
Prince Albert	27,796,295	104,869,722	160,153,483	155,489,736	165,300,168
Regina	555,513,335	977,251,230	2,297,905,822	2,395,122,040	2,885,106,529
Saskatoon	121,853,807	349,200,751	701,960,040	708,209,073	773,856,439
Winnipeg	3,439,564,964	6,366,405,086	11,416,901,697	11,294,022,822	13,752,975,329
Totals	5,478,229,879	11,124,679,682	24,155,325,487	25,008,924,359	30,706,483,084
British Columbia:					
New Westminster	78,647,117	226,075,659	608,576,723	673,630,786	716,803,680
Vancouver	1,587,410,731	4,354,229,708	9,752,576,977	10,398,019,050	12,579,751,243
Victoria	354,226,232	787,288,421	1,595,171,758	1,741,204,125	1,934,917,749
Totals	2,020,284,080	5,367,593,788	11,956,325,458	12,812,853,961	15,231,472,672
CANADA	31,617,351,831	69,247,607,433	148,062,795,949	161,350,877,947	192,289,896,211

1. Excludes some debits reported in preceding years.

CHART 2

CHEQUES CASHED

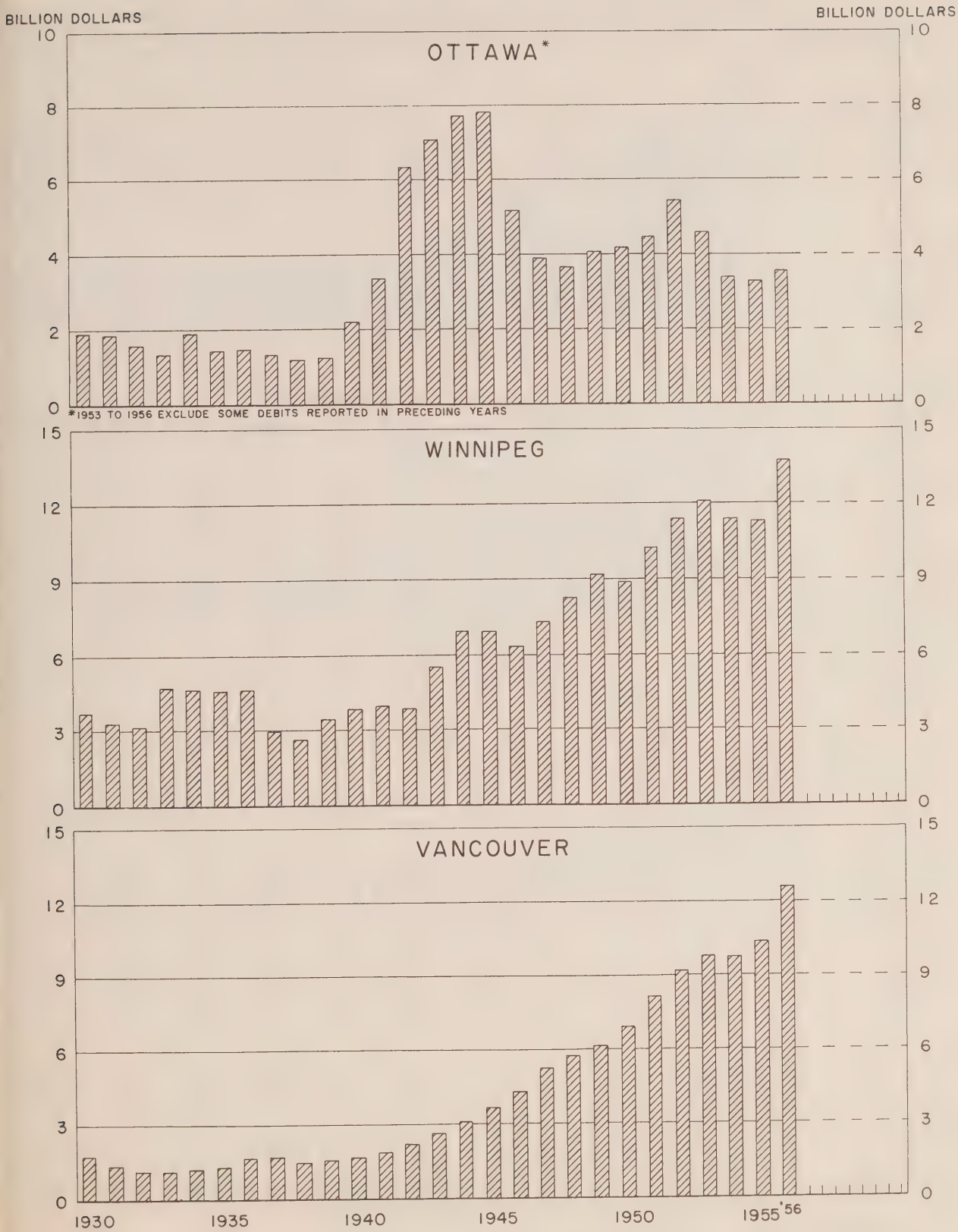


TABLE 2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1953	1954	1955	1956
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	433.8	464.8	479.2	559.5
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	470.4	477.5	516.6	569.7
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	354.4	357.7	375.6	429.9
Totals	91.4	124.7	75.2	106.3	207.5	250.8	531.1	544.6	566.5	646.6
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	379.5	427.5	480.4	583.2
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	403.7	450.7	482.0	522.5
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	508.3	487.1	535.9	639.7
Totals	81.6	165.4	86.0	98.5	172.8	208.2	382.7	430.0	481.0	578.4
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	477.5	452.0	483.7	544.9
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	419.7	391.1	411.9	434.7
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	457.5	455.4	520.1	602.6
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	545.5	508.0	569.0	668.7
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	479.3	514.3	588.5	652.2
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	543.0	543.3	579.4	666.7
London	63.3	109.1	76.9	99.1	171.6	223.9	507.0	526.0	528.0	585.8
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	381.1 ³	283.7 ³	271.4 ³	296.3 ³
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	519.5	524.9	541.5	733.8
Sarnia	—	194.5	114.4	101.3	246.1	324.1	574.1	575.2	631.8	732.3
Sudbury	—	40.3	49.4	101.3	133.0	181.0	512.7	524.6	586.9	685.2
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	408.3	485.7	533.4	635.8
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	473.0	433.7	588.0	584.8
Totals	81.2	134.3	94.3	98.6	194.8¹	220.1	427.8	475.1	521.2	612.5
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	566.5	562.5	583.9	663.5
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	771.6	766.2	832.4	1,118.9
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	816.8	839.0	941.7	1,099.0
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	610.7	601.2	620.2	701.4
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	557.9	507.5	520.5	627.3
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	465.0	453.7	430.3	472.9
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	679.9	621.0	602.9	640.9
Regina	59.1	124.2	86.6	109.5	227.6	192.5	489.2	452.8	471.9	568.5
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	645.5	611.1	616.6	673.7
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	454.5	429.8	425.2	517.7
Totals	120.4	173.3	140.3	119.8	251.3	243.3	547.2	528.3	547.0	671.6
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	749.9	822.7	910.6	969.0
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	633.3	630.8	672.5	813.6
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	454.7	503.3	549.3	610.5
Totals	89.1	150.9	77.0	104.8	192.9	277.1	608.5	617.2	661.5	786.3
CANADA	87.8	150.9	97.0	102.2	196.2¹	223.9	444.4	478.8	521.8	621.8

1. St. Catharines data are included in Ontario and Canada totals since 1944.

2. St. John's Newfoundland debits are included as of April, 1949, and those for Cornwall as of May, 1950.

3. Excludes some debits reported in preceding years.

CHART 3

CHEQUES CASHED

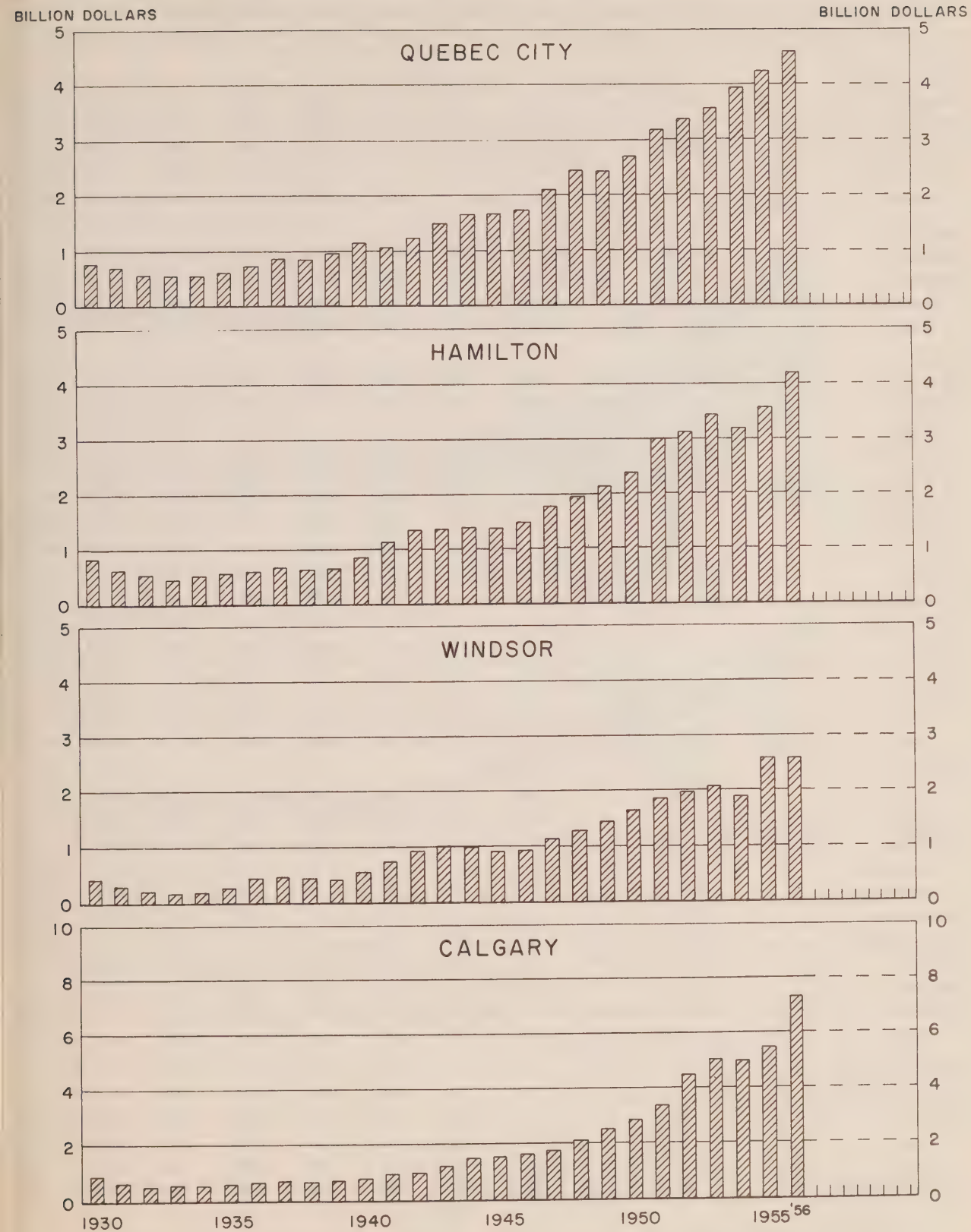


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1953	1954	1955	1956
	Percentage to Canada Total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	1.07	1.07	1.01	0.99
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.37	0.35	0.35	0.32
Saint John	0.97	0.59	0.51	0.60	0.64	0.66	0.49	0.46	0.45	0.43
St. John's	—	—	—	—	—	—	0.54	0.47	0.44	0.41
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.47	2.35	2.25	2.15
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	24.87	26.00	26.81	27.32
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.57	2.67	2.62	2.38
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.31	0.28	0.28	0.28
Totals	29.95	35.32	28.58	31.06	28.38	29.96	27.75	28.94	29.71	29.97
Ontario:										
Brantford	0.31	0.36	0.27	0.34	0.39	0.39	0.37	0.33	0.33	0.31
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.32	0.27	0.26	0.23
Cornwall	—	—	—	—	—	2	0.15	0.15	0.18	0.20
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.23	0.21	0.22	0.21
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.48	2.14	2.20	2.17
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.25	0.25	0.26	0.24
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.56	0.52	0.51	0.49
London	0.98	0.91	1.00	1.22	1.10	1.26	1.44	1.38	1.27	1.19
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	3.34 ³	2.31 ³	2.03 ³	1.86 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.27	0.25	0.24	0.27
St Catharines	—	—	—	—	0.41	0.37	0.46	0.42	0.42	0.41
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.32	0.29	0.30	0.29
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.31	0.30	0.31	0.30
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	30.99	34.21	34.48	34.48
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	1.52	1.29	1.60	1.34
Totals	41.28	39.73	43.45	43.07	44.34	43.91	42.99	44.32	44.61	43.99
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.14	0.12	0.12	0.11
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.65	3.37	3.36	3.79
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.56	2.44	2.51	2.46
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.25	0.23	0.22	0.21
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.11	0.10	0.09	0.09
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.23	0.21	0.18	0.17
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.13	0.11	0.10	0.09
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.81	1.55	1.48	1.50
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.54	0.47	0.44	0.40
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	8.79	7.71	7.00	7.15
Totals	20.27 ¹	16.98 ¹	21.39	17.33	18.93	16.05	18.21	16.31	15.50	15.97
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.40	0.41	0.42	0.37
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	7.12	6.59	6.44	6.54
Victoria	0.94	0.97	0.79	1.12	0.83	1.14	1.05	1.08	1.08	1.01
Totals	6.35	6.26	4.98	6.39	6.16	7.76	8.58	8.08	7.94	7.92
CANADA	100	100	100	100	100	100	100	100	100	100

1. Includes Weyburn Branches.

2. Cornwall data added as of May, 1950.

3. Excludes some debits reported in preceding years.

CHART 4

CHEQUES CASHED

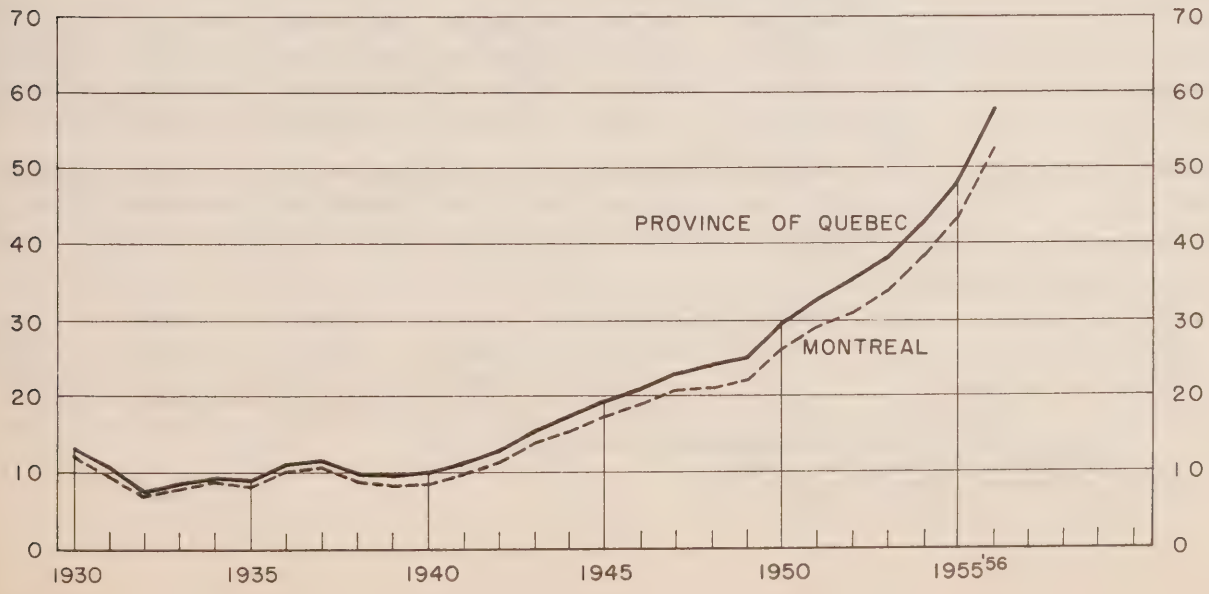
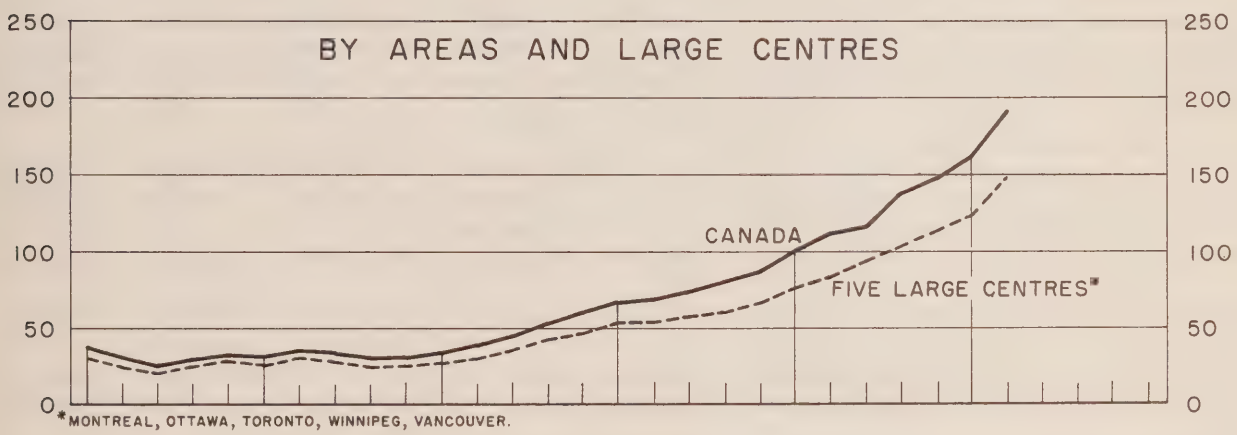
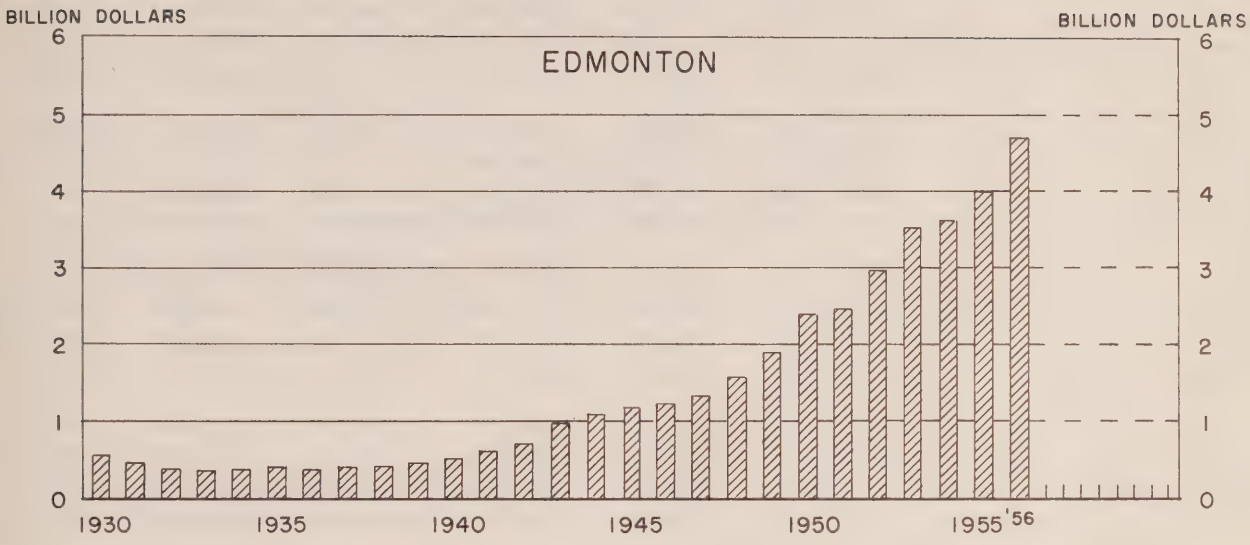


TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
(Thousands dollars)						
1924.....	27, 157, 474	584, 826	8, 132, 991	11, 209, 395	5, 505, 063	1, 725, 164
1925.....	28, 126, 061	572, 500	8, 475, 224	11, 236, 044	6, 000, 048	1, 842, 245
1926.....	30, 358, 035	604, 740	9, 909, 472	11, 998, 344	5, 885, 646	1, 959, 833
1927.....	36, 093, 503	627, 744	12, 643, 906	14, 641, 811	6, 126, 986	2, 053, 056
1928.....	43, 476, 959	745, 468	14, 912, 658	17, 312, 849	8, 006, 713	2, 499, 271
1929.....	46, 670, 982	797, 958	16, 483, 667	18, 543, 768	7, 922, 806	2, 922, 782
1930.....	37, 491, 302	708, 351	13, 137, 058	15, 044, 340	6, 279, 081	2, 322, 471
1931.....	31, 586, 468	652, 543	10, 550, 073	13, 376, 840	5, 201, 212	1, 805, 800
1932.....	25, 844, 288	519, 171	7, 766, 201	11, 258, 872	4, 797, 206	1, 502, 839
1933.....	29, 981, 465	481, 014	8, 567, 070	13, 027, 438	6, 414, 354	1, 491, 590
1934.....	32, 866, 673	534, 251	9, 449, 710	14, 919, 504	6, 337, 240	1, 625, 968
1935.....	31, 546, 066	574, 053	8, 977, 529	13, 876, 626	6, 445, 396	1, 672, 462
1936.....	35, 928, 607	630, 402	10, 938, 648	15, 778, 680	6, 505, 519	2, 075, 358
1937.....	35, 166, 061	733, 359	11, 568, 422	15, 939, 149	4, 827, 021	2, 098, 109
1938.....	30, 924, 363	639, 683	9, 965, 182	13, 810, 063	4, 572, 384	1, 937, 051
1939.....	31, 617, 352	679, 948	9, 820, 399	13, 618, 490	5, 478, 230	2, 020, 284
1940.....	34, 437, 474	824, 490	9, 973, 061	15, 384, 403	6, 118, 407	2, 137, 113
1941.....	39, 242, 957	940, 712	11, 068, 667	18, 214, 789	6, 591, 645	2, 427, 145
1942.....	45, 526, 254	1, 075, 737	12, 751, 094	22, 136, 164	6, 722, 377	2, 840, 883
1943.....	53, 796, 715	1, 243, 763	15, 373, 881	24, 681, 702	9, 199, 964	3, 297, 405
1944.....	60, 676, 954	1, 327, 661	17, 222, 287	26, 902, 945	11, 488, 440	3, 735, 622
1945.....	68, 384, 813	1, 553, 591	19, 309, 333	31, 543, 362	11, 562, 164	4, 416, 364
1946.....	69, 247, 607	1, 604, 018	20, 749, 360	30, 401, 956	11, 124, 680	5, 367, 594
1947.....	74, 498, 093	1, 750, 655	22, 919, 909	30, 433, 876	12, 853, 736	6, 539, 916
1948.....	80, 687, 448	1, 970, 079	23, 689, 833	33, 381, 605	14, 602, 310	7, 043, 620
1949.....	87, 554, 363 ¹	2, 317, 674 ¹	24, 732, 490	36, 469, 081	16, 494, 526	7, 540, 592
1950.....	100, 635, 459 ²	2, 648, 161	29, 106, 858	43, 146, 167 ²	17, 287, 706	8, 446, 567
1951.....	112, 184, 633	2, 888, 445	32, 728, 719	47, 046, 956	19, 574, 933	9, 945, 579
1952.....	125, 196, 894	3, 066, 365	35, 494, 559	52, 717, 444	22, 807, 515	11, 111, 011
1953.....	137, 416, 847	3, 397, 537	38, 139, 426	59, 073, 780	25, 019, 281	11, 786, 823
1954.....	148, 062, 796	3, 483, 573	42, 853, 001	65, 614, 572	24, 155, 325	11, 956, 325
1955.....	161, 350, 878	3, 623, 886	47, 931, 767	71, 973, 447	25, 008, 924	12, 812, 854
1956.....	192, 289, 896	4, 136, 064	57, 635, 781	84, 580, 096	30, 706, 483	15, 231, 473
1954 ³	153, 192, 527	4, 591, 668	44, 193, 052	68, 296, 156	24, 155, 325	11, 956, 325
1955 ³	166, 537, 863	4, 520, 961	49, 377, 931	74, 817, 192	25, 008, 924	12, 812, 854
1956 ³	198, 376, 666	5, 184, 199	59, 290, 641	87, 963, 870	30, 706, 483	15, 231, 473
Percentage change ⁴ , 1956 over:						
1929.....	+ 312.0	+ 418.3	+ 249.7	+ 356.1	+ 287.6	+ 421.1
1938.....	+ 521.8	+ 546.6	+ 478.4	+ 512.5	+ 571.6	+ 686.3
1955.....	+ 19.2	+ 14.1	+ 20.2	+ 17.5	+ 22.8	+ 18.9

1. Includes debits in St. John's Newfoundland, since April, 1949.

2. Cornwall data added as of May, 1950.

3. 17 new centres added as of January, 1953.

4. Exclusive of the 17 new centres.

CHART 5

CHEQUES CASHED

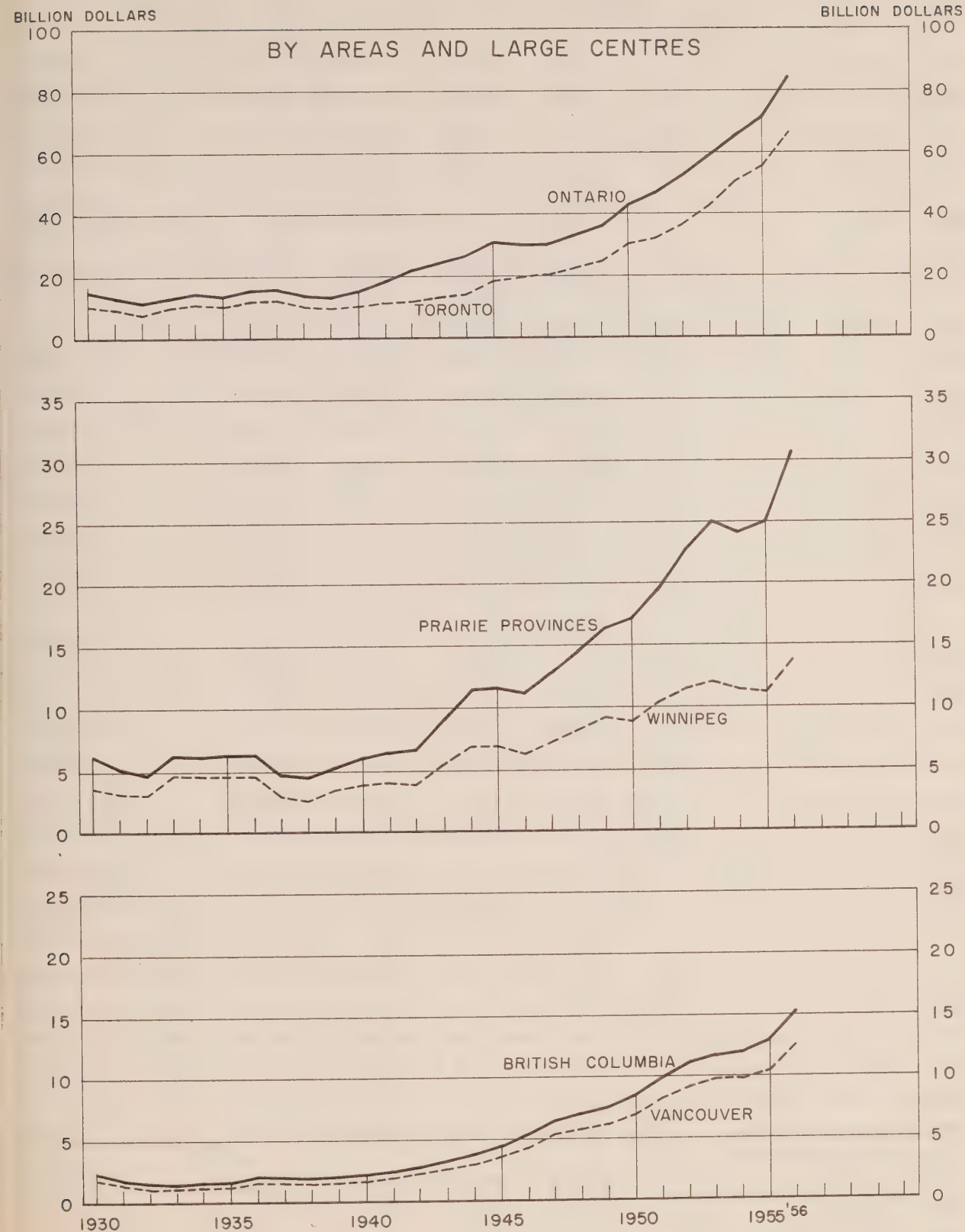


TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
(Thousand dollars)						
1924	87.8	249, 104	73, 360	262, 398		7, 502, 004
1925	91.0	291, 519	72, 671	208, 310		7, 765, 598
1926	98.2	310, 156	80, 080	214, 504		9, 133, 358
1927	116.7	324, 548	84, 077	219, 119		11, 779, 679
1928	140.6	404, 665	91, 314	249, 489		13, 962, 318
1929	150.9	425, 488	99, 598	272, 872		15, 558, 094
1930	121.2	361, 737	101, 018	245, 596		12, 271, 206
1931	102.1	330, 372	87, 229	234, 943		9, 756, 754
1932	83.6	257, 989	73, 549	187, 633		7, 135, 517
1933	97.0	254, 223	72, 569	154, 222		7, 943, 787
1934	106.3	275, 949	87, 228	171, 074		8, 834, 691
1935	102.0	310, 052	90, 680	173, 321		8, 307, 134
1936	116.2	341, 776	98, 641	189, 985		10, 150, 017
1937	113.7	406, 592	112, 551	214, 217		10, 596, 262
1938	100.0	339, 641	108, 145	191, 897		9, 005, 747
1939	102.2	381, 824	108, 892	189, 232		8, 759, 472
1940	111.4	466, 408	131, 876	226, 206		8, 714, 457
1941	126.9	532, 366	154, 748	253, 598		9, 904, 908
1942	147.2	601, 963	184, 166	289, 608		11, 392, 050
1943	174.0	672, 762	207, 076	363, 924		13, 761, 657
1944	196.2	707, 346	231, 548	388, 768		15, 441, 044
1945	221.1	850, 393	257, 723	445, 475		17, 486, 992
1946	223.9	870, 736	276, 711	456, 571		18, 828, 185
1947	240.9	932, 830	310, 451	507, 373		20, 611, 366
1948	260.9	1, 049, 266	353, 563	567, 250		20, 978, 799
1949	283.1	1, 065, 169	383, 935	511, 975	356, 595 ¹	22, 037, 125
1950	325.4	1, 186, 546	408, 605	521, 696	531, 314	26, 099, 176
1951	362.8	1, 334, 026	431, 781	568, 606	554, 032	29, 184, 504
1952	404.8	1, 374, 610	437, 892	632, 357	621, 506	31, 720, 259
1953	444.4 ²	1, 473, 199	508, 737	680, 167	735, 434	34, 178, 607
1954	478.8 ²	1, 578, 538	516, 388	686, 420	702, 227	38, 498, 288
1955	521.8 ²	1, 627, 403	558, 648	720, 697	717, 138	43, 262, 349
1956	621.8 ²	1, 900, 369	616, 098	824, 915	794, 682	52, 524, 282
Percentage change, 1956 over:						
1929	+312.0	+ 346.6	+ 518.6	+ 202.3	—	+ 237.6
1938	+521.8	+ 459.5	+ 469.7	+ 329.9	—	+ 483.2
1955	+ 19.2	+ 16.8	+ 10.3	+ 14.5	+ 10.8	+ 21.4

1. 9 months.

2. Exclusive of the 17 new centres.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
(Thousand dollars)							
1924	533,784	97,203	85,522	83,843		94,543	551,818
1925	606,288	103,338	97,420	72,552		80,642	561,987
1926	653,975	122,139	104,344	78,113		93,313	625,860
1927	745,181	119,046	120,130	92,587		98,597	677,173
1928	794,833	115,507	143,943	101,384		108,176	814,421
1929	788,145	137,428	166,591	112,271		102,155	909,897
1930	744,930	120,922	126,813	95,460		78,029	831,838
1931	701,258	92,061	106,213	81,403		66,540	649,600
1932	560,686	69,997	85,439	71,625		55,336	526,941
1933	558,047	65,236	80,402	64,148		47,792	460,729
1934	550,664	64,354	84,950	71,123		49,838	528,308
1935	606,964	63,430	94,186	79,902		50,203	559,388
1936	717,146	71,485	103,221	100,652		63,349	601,359
1937	888,525	83,635	120,089	111,554		68,085	691,483
1938	875,696	83,739	109,469	103,273		68,129	625,033
1939	977,211	83,716	107,113	102,260		67,033	644,434
1940	1,160,797	97,806	133,916	114,929		81,268	837,850
1941	1,050,000	113,758	163,477	124,726		110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967		122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108		131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553		168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784		171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640		185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616		209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949		225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369		225,286	2,124,308
1950	2,695,920	311,763	422,413	346,209	104,524 ¹	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,771	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,389	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
Percentage change, 1956 over:							
1929	+ 480.6	+ 289.8	+ 258.0	+ 299.9	—	+ 301.9	+ 359.3
1938	+ 422.5	+ 539.7	+ 444.9	+ 334.7	—	+ 502.6	+ 568.7
1955	+ 8.4	+ 19.4	+ 12.6	+ 5.5	+ 32.2	+ 15.9	+ 17.5

1. 8 months.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
(Thousand dollars)						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1925	60,684	101,459	258,400	2,019,305	74,623	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1927	74,495	123,259	355,622	1,922,947	84,633	—
1928	79,596	142,995	404,701	2,089,409	92,761	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1930	79,797	139,516	408,177	1,904,804	84,634	—
1931	64,828	116,857	365,325	1,869,731	70,964	—
1932	55,086	96,267	315,954	1,579,528	55,427	—
1933	51,474	93,145	299,131	1,339,010	49,090	—
1934	52,720	108,804	334,741	1,914,297	53,767	—
1935	55,635	114,192	362,318	1,444,156	60,023	—
1936	67,867	128,018	420,890	1,469,292	68,621	—
1937	76,687	143,265	413,075	1,348,844	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,209	623,024	1,528,833	4,459,566	339,003	551,346
1952	315,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹	380,474	683,521
1956	464,436	940,310	2,279,949	3,567,496 ¹	515,641	780,623
Percentage change, 1956 over:						
1929	† 453.7	† 490.4	† 436.7	† 78.2	† 453.0	—
1938	† 552.2	† 566.7	† 485.8	† 196.3	† 633.8	—
1955	† 10.8	† 15.1	† 10.9	† 9.2	† 35.5	† 14.2

1. Excludes some debits reported in preceding years.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
(Thousand dollars)						
1924	—	—	7,695,055	283,118	48,518	638,162
1925	—	—	7,537,940	321,032	51,161	622,215
1926	96,816	—	8,209,525	379,061	50,324	717,870
1927	103,209	—	10,536,876	452,282	51,371	734,173
1928	120,924	—	12,673,220	541,320	61,324	1,096,734
1929	146,820	34,117	13,714,709	594,319	62,315	1,253,619
1930	124,524	87,110	10,654,982	428,655	50,605	898,426
1931	104,001	58,833	9,512,342	310,203	39,803	647,872
1932	95,059	40,329	8,066,207	215,676	33,570	513,558
1933	86,378	41,886	10,221,688	192,567	27,284	557,892
1934	78,159	48,991	11,389,322	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,831
1936	74,160	72,735	12,168,836	439,678	28,314	636,146
1937	81,347	88,781	12,226,885	493,283	31,359	658,768
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,974	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,953	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,026	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,185	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,837	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,175	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,451	66,301,164	2,574,690	217,917	7,280,077
Percentage change, 1956 over:						
1929	+ 276.5	+ 1601.4	+ 383.4	+ 333.2	+ 249.7	+ 480.7
1938	+ 632.3	+ 585.2	+ 535.8	+ 484.8	+ 563.5	+ 1018.9
1955	+ 15.9	+ 16.7	+ 19.2	- 0.6	+ 13.6	+ 34.4

TABLE 4. Cheques Cashed Against Individual Accounts - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
(Thousand dollars)						
1924	343, 501	58, 855	51, 545	97, 033	24, 529	299, 873
1925	368, 310	58, 424	41, 053	105, 510	24, 529	376, 635
1926	398, 020	67, 395	35, 077	110, 068	28, 605	404, 127
1927	437, 357	64, 105	40, 757	109, 425	31, 359	441, 329
1928	546, 842	89, 863	56, 954	119, 937	35, 799	552, 942
1929	603, 871	97, 220	54, 259	128, 436	39, 151	630, 264
1930	570, 302	73, 735	37, 888	112, 897	32, 683	570, 767
1931	489, 784	49, 736	26, 122	79, 344	29, 802	412, 701
1932	393, 433	37, 067	21, 077	61, 065	21, 124	462, 876
1933	366, 409	36, 911	21, 506	48, 697	17, 845	439, 593
1934	382, 682	42, 671	25, 377	51, 317	21, 107	475, 031
1935	400, 418	48, 946	27, 323	53, 874	24, 434	505, 053
1936	387, 387	45, 780	26, 843	77, 377	25, 977	495, 621
1937	417, 970	51, 788	26, 611	73, 308	28, 791	428, 358
1938	430, 272	57, 226	28, 156	68, 605	25, 790	507, 535
1939	470, 280	56, 702	27, 707	83, 327	27, 796	555, 513
1940	553, 325	56, 708	32, 706	89, 420	33, 392	558, 939
1941	620, 646	67, 724	42, 537	103, 732	45, 346	561, 116
1942	725, 038	79, 006	47, 557	110, 843	54, 804	635, 558
1943	988, 229	95, 167	59, 430	140, 276	59, 218	776, 840
1944	1, 060, 249	116, 810	66, 030	169, 470	81, 775	1, 155, 130
1945	1, 165, 857	118, 733	65, 280	173, 806	84, 700	1, 111, 543
1946	1, 213, 184	146, 971	74, 791	185, 849	104, 870	977, 251
1947	1, 313, 138	168, 987	98, 232	207, 672	108, 770	1, 286, 896
1948	1, 568, 265	219, 442	100, 545	231, 956	123, 869	1, 333, 318
1949	1, 893, 296	246, 492	102, 839	248, 492	133, 322	1, 565, 140
1950	2, 371, 405	284, 388	105, 444	248, 525	140, 421	1, 640, 420
1951	2, 459, 203	309, 577	123, 547	277, 986	154, 871	1, 759, 587
1952	2, 966, 420	311, 448	127, 437	310, 946	163, 054	2, 147, 982
1953	3, 514, 626	349, 471	157, 084	319, 040	175, 349	2, 482, 736
1954	3, 609, 993	344, 029	142, 905	311, 253	160, 153	2, 297, 906
1955	4, 051, 760	354, 899	146, 543	295, 192	155, 490	2, 395, 122
1956	4, 728, 776	401, 411	176, 626	324, 438	165, 300	2, 385, 107
Percentage change, 1956 over:						
1929	+683. 1	+312. 9	+225. 5	+152. 6	+322. 2	+357. 8
1938	+999. 0	+601. 4	+527. 3	+372. 9	+540. 9	+468. 5
1955	+ 16. 7	+ 13. 1	+ 20. 5	+ 9. 9	+ 6. 3	+ 20. 5

TABLE 4. Cheques Cashed Against Individual Accounts — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
(Thousand dollars)						
1924.....	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1925.....	126, 234	4, 182, 585	43, 392	64, 256	1, 475, 011	302, 978
1926.....	146, 930	3, 877, 247	49, 982	77, 072	1, 553, 256	329, 505
1927.....	160, 733	4, 004, 980	51, 397	82, 664	1, 595, 940	374, 452
1928.....	203, 265	5, 187, 680	55, 373	92, 705	1, 984, 486	422, 080
1929.....	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1930.....	194, 543	3, 712, 135	25, 100	93, 831	1, 812, 725	415, 915
1931.....	143, 057	3, 279, 818	3, 173 ¹	67, 987	1, 416, 429	321, 384
1932.....	114, 982	3, 138, 454	—	51, 107	1, 190, 466	261, 265
1933.....	100, 030	4, 798, 188	—	47, 213	1, 207, 251	237, 126
1934.....	102, 963	4, 682, 240	—	52, 391	1, 320, 857	252, 721
1935.....	110, 058	4, 632, 792	—	59, 819	1, 349, 924	262, 719
1936.....	121, 553	4, 660, 522	—	70, 090	1, 682, 787	322, 482
1937.....	121, 375	2, 988, 969	—	74, 751	1, 692, 514	330, 844
1938.....	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939.....	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940.....	140, 367	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941.....	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942.....	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943.....	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944.....	264, 084	6, 986, 366	—	175, 523	3, 059, 155	500, 944
1945.....	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946.....	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947.....	394, 915	7, 381, 393	—	289, 113	5, 321, 162	929, 641
1948.....	442, 603	8, 375, 791	—	326, 958	5, 765, 370	951, 291
1949.....	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 711
1950.....	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951.....	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952.....	637, 830	11, 508, 238	—	491, 737	9, 193, 883	1, 425, 392
1953.....	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 170
1954.....	701, 960	11, 416, 902	—	608, 577	9, 752, 577	1, 595, 172
1955.....	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956.....	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
Percentage change, 1956 over:						
1929.....	+ 245.2	+ 187.2	—	+ 580.4	+ 431.8	+ 328.3
1938.....	+ 573.7	+ 417.7	—	+ 869.0	+ 713.6	+ 510.5
1955.....	+ 9.3	+ 21.8	—	+ 6.4	+ 21.0	+ 11.1

1. Weyburn Branches absorbed by Imperial Bank May 1, 1931.

TABLE 5. Cheques Cashied by Clearing Centres and Months, During 1955 and 1956

1. Atlantic Provinces

Month	Charlottetown		Fredericton		Glance Bay	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	13,861,943	15,316,435	30,400,066	41,114,867	3,783,004	3,500,947
February	14,502,377	12,538,817	35,560,667	29,202,405	3,014,896	3,002,785
March	13,057,281	13,670,256	40,850,422	43,279,551	3,636,305	3,296,651
April	12,744,619	16,504,944	23,140,907	37,452,140	3,252,825	3,280,015
May	15,601,396	18,142,477	28,712,345	34,123,075	3,798,641	4,055,857
June	17,205,026	9,143,087	30,219,113	42,457,956	4,033,755	3,787,172
July	16,535,480	21,957,178	31,343,420	44,859,508	3,293,886	3,943,775
August	16,158,914	25,604,522	33,362,724	52,573,150	3,639,401	3,708,896
September	15,720,327	15,503,381	36,872,082	34,768,816	3,506,647	3,451,233
October	15,233,275	18,344,202	35,936,712	55,655,282	3,463,651	3,836,963
November	15,917,547	19,610,389	34,161,045	38,847,019	4,033,215	3,820,850
December	15,598,968	23,316,068	33,987,202	41,095,610	4,051,522	4,154,341
Total	182,137,153	209,651,756	394,546,705	495,429,379	43,507,748	43,839,485
	Halifax ¹		Moncton ¹		Saint John ¹	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	114,853,203	149,350,731	39,301,319	46,543,466	48,481,675	64,593,966
February	101,581,356	125,158,649	35,042,437	47,109,171	46,571,493	61,010,475
March	125,864,358	144,468,457	43,402,475	51,580,123	55,199,666	61,580,283
April	115,961,826	145,359,698	43,399,105	51,291,709	53,926,353	71,781,528
May	160,408,566	150,992,507	47,243,758	55,342,877	62,811,303	70,069,893
June	172,617,285	160,862,870	57,764,559	51,969,092	62,842,618	65,968,899
July	144,081,023	195,795,593	45,574,853	54,658,656	60,629,505	83,058,718
August	124,167,191	149,611,024	48,117,870	47,062,337	63,895,981	67,908,981
September	130,919,840	159,281,252	47,307,939	46,380,130	59,964,797	60,435,606
October	136,729,026	161,782,502	47,794,252	54,839,117	62,239,838	73,593,362
November	148,451,860	183,474,247	52,789,244	58,460,095	68,430,926	74,012,488
December	151,767,212	174,231,012	50,910,227	50,860,837	75,702,408	70,900,866
Total	1,627,402,746	1,900,368,542	558,648,038	616,097,610	720,696,563	824,915,065
	St. John's ¹		Sydney		Total for 8 centres	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	53,247,664	61,188,861	19,415,121	21,158,716	323,343,995	402,767,989
February	48,253,586	53,861,066	17,904,881	21,161,247	302,431,693	353,044,615
March	51,668,803	61,204,143	21,611,313	22,665,256	355,290,623	401,744,720
April	49,075,033	58,166,599	20,531,413	22,949,946	322,032,081	406,786,579
May	55,659,606	77,099,702	26,022,871	26,244,918	400,258,486	436,071,306
June	65,470,777	62,810,943	25,384,553	26,816,608	435,537,686	423,816,627
July	59,214,240	70,674,997	23,104,336	27,120,548	383,776,743	502,068,973
August	66,150,611	70,055,037	25,802,182	26,258,411	381,294,874	442,782,358
September	65,463,891	63,501,518	24,765,897	23,386,943	384,521,420	406,708,879
October	67,822,941	76,335,209	24,202,712	28,206,668	393,422,407	472,593,305
November	68,314,891	71,939,647	24,943,340	26,444,395	417,042,068	476,609,130
December	66,796,406	67,844,618	23,195,110	26,800,917	422,009,055	459,204,269
Total	717,138,449	794,682,340	276,883,729	299,214,573	4,520,961,131	5,184,198,750

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1955 and 1956 — Continued

2. Province of Quebec

Month	Chicoutimi		Drummondville		Granby	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	16, 279, 320	20, 231, 134	9, 039, 150	11, 292, 467	13, 764, 812	15, 418, 457
February	15, 581, 132	18, 578, 954	8, 414, 107	10, 731, 881	12, 419, 409	14, 231, 279
March	17, 469, 087	20, 535, 090	11, 101, 912	12, 293, 732	15, 356, 916	14, 575, 784
April	24, 660, 478	20, 385, 318	10, 581, 260	12, 649, 348	13, 766, 408	16, 522, 748
May	17, 757, 575	22, 756, 770	12, 861, 227	13, 678, 604	16, 684, 906	18, 913, 975
June	18, 815, 693	20, 670, 662	12, 941, 194	12, 499, 157	18, 606, 592	16, 929, 205
July	17, 881, 368	26, 496, 552	11, 773, 232	13, 535, 221	17, 392, 544	17, 602, 601
August	20, 989, 254	24, 306, 977	12, 212, 967	14, 731, 497	16, 608, 049	17, 922, 661
September	19, 580, 753	21, 992, 683	11, 772, 599	12, 629, 263	16, 968, 870	16, 409, 303
October	20, 880, 309	26, 008, 280	12, 479, 344	14, 326, 775	16, 128, 903	19, 300, 376
November	21, 309, 025	24, 568, 349	12, 337, 207	14, 918, 283	18, 314, 322	17, 937, 650
December	20, 311, 779	25, 021, 435	13, 039, 450	13, 051, 729	18, 558, 326	18, 588, 861
Total	231, 515, 773	271, 552, 204	138, 553, 649	156, 337, 957	194, 570, 057	204, 352, 900
	Montreal ¹		Quebec City ¹		St. Hyacinthe	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	3, 267, 140, 573	4, 221, 678, 659	351, 111, 047	400, 130, 699	14, 198, 049	18, 053, 089
February	3, 036, 889, 966	3, 651, 634, 843	299, 776, 983	338, 210, 361	13, 454, 073	17, 672, 268
March	3, 530, 158, 389	4, 100, 574, 070	358, 081, 651	375, 658, 115	15, 489, 148	19, 053, 506
April	3, 119, 048, 502	4, 294, 194, 806	284, 164, 854	334, 213, 386	15, 106, 088	19, 189, 935
May	3, 665, 691, 321	4, 717, 114, 582	308, 696, 607	366, 511, 499	17, 097, 181	23, 508, 536
June	3, 790, 657, 778	4, 391, 479, 996	393, 143, 342	341, 548, 019	17, 945, 509	20, 162, 074
July	3, 643, 651, 459	4, 688, 875, 922	412, 390, 100	422, 856, 296	16, 941, 545	21, 182, 763
August	3, 598, 326, 169	4, 240, 890, 464	325, 194, 796	371, 098, 249	17, 083, 110	20, 758, 870
September	3, 426, 954, 087	3, 912, 303, 925	426, 433, 116	355, 460, 062	18, 622, 596	19, 335, 550
October	3, 688, 340, 713	4, 730, 794, 976	345, 241, 032	432, 274, 156	18, 862, 324	22, 746, 023
November	4, 095, 402, 971	4, 800, 169, 706	360, 084, 755	433, 409, 037	24, 166, 349	23, 763, 679
December	4, 400, 086, 582	4, 774, 569, 980	356, 328, 554	404, 478, 985	20, 811, 267	21, 582, 138
Total	43, 262, 348, 510	52, 524, 281, 929	4, 220, 646, 837	4, 575, 848, 864	209, 777, 239	247, 008, 431
	Shawinigan Falls		Sherbrooke ¹		Three Rivers	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	9, 494, 563	11, 066, 954	32, 295, 461	38, 455, 681	29, 560, 736	34, 237, 769
February	8, 980, 270	10, 347, 509	29, 614, 556	36, 531, 735	25, 865, 302	31, 762, 588
March	9, 965, 955	12, 588, 344	33, 191, 883	40, 313, 830	29, 935, 006	35, 708, 703
April	9, 970, 037	11, 849, 472	34, 739, 192	48, 107, 511	29, 187, 483	37, 072, 207
May	12, 084, 389	14, 262, 973	39, 645, 609	49, 598, 108	35, 499, 095	43, 564, 384
June	14, 177, 614	13, 759, 752	39, 765, 963	43, 529, 277	36, 193, 386	37, 851, 615
July	10, 695, 900	14, 502, 521	36, 666, 287	47, 959, 230	35, 256, 907	43, 325, 887
August	11, 782, 721	15, 083, 269	38, 731, 407	46, 668, 137	39, 194, 794	41, 779, 509
September	12, 261, 772	13, 586, 136	38, 668, 607	42, 574, 957	35, 868, 724	40, 534, 708
October	12, 837, 853	15, 372, 871	41, 849, 404	49, 539, 287	39, 109, 393	46, 347, 584
November	14, 271, 472	15, 605, 260	41, 248, 656	49, 166, 560	44, 970, 701	46, 627, 630
December	13, 113, 938	13, 590, 003	42, 354, 276	43, 205, 656	40, 787, 023	41, 615, 305
Total	139, 636, 484	161, 615, 064	448, 771, 301	535, 649, 969	421, 428, 550	480, 427, 889

TABLE 5. Cheques Cashied by Clearing Centres and Months, During 1955 and 1956 - Continued

2. Province of Quebec - Concluded

Month	Valleyfield		Total for 10 centres	
	1955	1956	1955	1956
	\$	\$	\$	\$
January	8,136,965	9,413,399	3,751,026,676	4,779,978,308
February	7,428,353	8,581,894	3,458,424,151	4,138,283,312
March	8,817,580	10,728,964	4,029,567,527	4,642,030,138
April	8,661,262	10,067,064	3,549,885,564	4,804,251,795
May	9,094,415	11,490,518	4,135,112,325	5,281,399,949
June	9,497,290	10,524,016	4,351,744,361	4,908,953,773
July	8,662,353	11,190,135	4,211,311,695	5,307,527,128
August	9,157,300	11,915,565	4,089,280,567	4,805,155,198
September	9,816,574	10,276,984	4,016,947,698	4,445,103,571
October	10,198,037	13,078,686	4,205,927,312	5,369,789,014
November	11,003,812	15,068,522	4,643,109,270	5,441,234,676
December	10,208,949	11,230,104	4,935,600,144	5,366,934,196
Total	110,682,890	133,563,851	49,377,931,290	59,290,641,058

3. Province of Ontario

	Brantford ¹		Chatham ¹		Cornwall ¹	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	37,528,814	44,344,379	35,830,213	38,244,527	18,945,201	29,256,426
February	34,013,342	42,181,231	35,213,888	33,992,670	18,170,987	27,102,200
March	39,669,457	46,505,717	40,346,295	33,184,485	21,570,721	28,380,476
April	42,110,426	46,112,201	30,786,205	32,097,942	20,437,257	27,729,632
May	46,306,741	58,285,930	24,753,149	40,306,134	24,154,386	31,113,874
June	49,145,492	49,652,644	34,554,796	38,669,622	23,163,983	29,785,248
July	44,850,072	55,328,105	32,679,886	36,243,488	23,616,865	35,534,526
August	47,551,224	52,127,492	32,283,484	37,635,416	24,702,764	38,704,597
September	47,224,042	47,035,281	31,085,651	29,572,451	24,614,642	26,175,910
October	45,536,708	52,378,326	39,054,067	38,896,004	26,011,560	38,678,386
November	49,127,924	53,416,401	46,593,044	50,338,893	34,279,102	39,395,867
December	46,462,888	49,087,926	42,207,843	39,765,582	33,231,438	35,421,587
Total	529,527,130	596,455,633	425,388,521	448,947,214	292,898,906	387,278,729

	Fort William		Guelph		Hamilton ¹	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	22,650,897	28,218,210	21,502,558	25,219,713	259,541,338	324,689,974
February	20,969,859	25,586,784	18,979,162	23,644,750	243,080,980	311,474,432
March	28,881,804	27,969,262	22,522,174	26,515,383	271,195,257	343,629,151
April	24,566,700	26,846,812	21,802,697	25,307,906	268,091,067	312,168,778
May	26,985,917	44,218,603	24,691,755	31,195,908	313,361,916	377,187,495
June	29,918,353	32,184,030	25,157,854	27,734,912	298,574,456	345,226,045
July	29,475,875	35,305,628	23,203,038	30,419,788	317,516,545	376,966,838
August	35,637,796	37,683,106	23,114,117	26,535,102	299,815,495	343,529,470
September	28,696,788	33,090,100	25,180,558	25,065,420	301,237,177	322,264,107
October	30,197,753	40,056,706	25,227,815	29,913,435	321,999,643	387,951,739
November	30,094,729	40,338,313	28,436,389	32,586,221	336,060,081	376,797,926
December	46,247,250	39,052,061	30,483,699	28,184,074	326,010,634	357,406,596
Total	354,323,721	410,549,615	290,301,816	332,322,612	3,556,484,589	4,179,292,551

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1955 and 1956 — Continued

3. Province of Ontario — Continued

Month	Kingston ¹		Kitchener ¹		London ¹	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	31,524,037	37,260,105	61,728,648	73,682,600	156,395,190	183,246,278
February	29,512,873	32,408,698	55,742,265	64,387,224	131,892,378	155,891,278
March	30,375,991	32,575,107	61,880,287	72,454,464	177,749,225	183,409,016
April	31,161,342	35,431,484	65,010,479	76,150,065	151,005,881	189,616,539
May	37,303,510	46,146,379	72,679,744	87,666,910	168,688,146	213,412,795
June	36,986,947	40,545,384	73,354,902	77,797,982	193,128,474	195,929,910
July	36,498,488	39,901,605	68,428,372	82,322,390	177,192,403	186,917,976
August	40,121,129	42,345,295	66,921,497	76,480,628	177,678,904	195,226,385
September	34,977,715	33,761,003	67,769,038	71,855,647	174,882,614	153,948,776
October	35,398,735	42,285,628	68,754,521	87,529,411	174,892,806	212,165,996
November	36,211,162	42,248,398	77,526,052	86,944,778	183,363,475	215,819,848
December	38,515,784	39,526,428	77,347,435	83,038,242	188,218,157	194,364,208
Total	419,087,713	464,435,514	817,143,240	940,310,341	2,055,087,653	2,279,949,005
	Niagara Falls		Oshawa		Ottawa ¹	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	35,679,998	41,706,246	98,899,708	50,086,721	312,737,697	282,324,606
February	36,422,107	40,872,267	94,737,636	52,516,357	254,636,404	235,798,358
March	42,050,237	41,819,012	106,771,502	98,805,756	295,577,638	244,492,513
April	37,761,506	45,686,652	117,497,327	130,977,701	256,307,195	293,711,938
May	40,153,706	47,682,185	121,677,211	185,959,125	263,495,291	296,657,820
June	45,184,957	43,556,753	123,510,980	165,655,847	275,006,237	293,993,430
July	39,281,857	48,534,503	121,869,286	155,590,237	263,273,570	300,709,761
August	41,679,369	45,999,797	119,883,291	143,505,738	258,315,631	284,416,319
September	40,513,352	42,303,197	97,977,427	88,844,445	250,812,964	277,535,194
October	42,883,670	48,936,283	72,829,405	85,719,699	286,908,933	405,062,166
November	45,808,541	49,124,689	58,611,934	134,706,234	281,940,616	341,820,114
December	44,764,763	44,490,519	53,393,872	141,323,528	268,755,609	310,974,115
Total	492,184,063	540,712,103	1,187,659,579	1,433,691,888	3,267,767,785	3,567,496,334
	Peterborough		Port Arthur			
	1955	1956	1955	1956		
	\$	\$	\$	\$		
January	27,451,418	33,632,069	20,927,834	22,932,023		
February	25,096,087	34,676,892	18,825,458	22,027,229		
March	29,936,814	37,833,614	20,983,375	22,821,589		
April	28,618,374	38,231,829	18,915,650	21,944,839		
May	32,962,983	47,627,598	21,836,750	26,029,879		
June	34,763,299	43,753,756	22,488,246	25,767,234		
July	32,002,801	51,014,460	21,825,017	27,465,113		
August	33,296,275	44,567,079	24,066,469	28,169,618		
September	31,487,974	38,323,507	23,650,528	25,592,276		
October	32,081,333	50,474,121	21,987,580	29,541,630		
November	36,931,431	49,764,845	25,109,802	31,787,212		
December	35,845,619	45,741,137	23,855,369	30,596,705		
Total	380,474,408	515,640,907	264,472,078	314,675,347		

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1955 and 1956 - Continued

3. Province of Ontario - Concluded

Month	St. Catharines ¹		Sarnia ¹		Sault Ste. Marie	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	51,482,946	53,509,491	35,032,383	44,650,741	27,681,485	46,292,942
February	46,873,991	51,448,314	32,179,530	39,321,333	25,855,408	41,219,016
March	55,646,647	61,369,168	35,287,247	42,136,251	31,628,519	38,763,838
April	50,124,761	61,879,286	38,494,643	42,942,977	31,152,301	41,004,734
May	57,114,446	75,878,643	37,014,234	50,034,914	35,192,993	47,370,394
June	64,368,594	70,582,472	45,114,545	51,236,961	38,482,724	43,884,065
July	57,089,380	69,162,942	41,077,819	50,653,800	37,657,483	49,027,196
August	57,014,618	66,374,797	43,419,742	48,408,266	42,230,859	57,862,886
September	59,876,190	55,318,895	40,884,917	39,698,148	47,827,054	46,992,753
October	57,232,135	74,553,460	43,239,599	47,690,342	41,996,456	59,556,153
November	63,931,792	72,640,852	41,148,812	47,236,712	42,378,989	55,840,520
December	62,765,385	67,904,894	44,023,816	48,802,525	50,497,249	55,854,766
Total	683,520,885	780,623,214	476,917,287	552,812,970	452,581,520	583,669,263
	Sudbury ¹		Timmins		Toronto ¹	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	35,751,396	42,295,633	12,058,211	13,021,003	4,152,940,389	5,042,215,101
February	32,057,227	36,481,143	10,838,632	12,011,425	3,920,616,963	4,441,091,282
March	36,549,385	43,082,199	12,830,771	14,217,624	4,914,686,946	5,274,405,943
April	35,530,979	44,780,346	12,765,442	14,878,122	4,510,301,387	5,744,336,956
May	39,626,936	52,649,006	13,729,674	16,107,337	4,708,386,719	6,249,532,954
June	43,175,129	50,290,718	14,641,166	15,397,572	4,546,928,033	5,692,877,922
July	42,687,216	53,810,233	13,259,225	15,454,076	4,731,072,864	5,903,150,099
August	53,012,579	52,036,708	13,453,794	15,060,670	4,392,754,731	5,281,523,180
September	44,432,355	48,370,268	12,720,749	14,456,198	4,556,327,651	4,695,058,437
October	44,473,382	48,853,644	13,410,866	16,289,941	4,822,556,538	5,798,116,402
November	44,847,036	56,631,962	13,338,027	16,279,988	5,227,355,643	5,868,455,511
December	45,030,934	51,168,707	13,499,078	15,528,796	5,144,624,739	6,310,399,926
Total	497,174,554	580,450,567	156,545,635	178,702,752	55,628,552,603	66,301,163,713
	Windsor ¹		Total for 21 Centres			
	1955	1956	1955	1956		
	\$	\$	\$	\$		
January	151,881,864	237,608,306	5,608,172,225	6,694,437,094		
February	146,535,600	206,992,941	5,232,250,777	5,931,126,324		
March	184,541,718	250,540,428	6,461,182,010	6,964,910,996		
April	216,556,457	238,688,374	6,008,998,076	7,490,525,113		
May	238,876,905	242,116,790	6,348,993,112	8,267,180,673		
June	239,172,073	197,835,057	6,256,821,240	7,532,357,564		
July	227,026,282	222,081,921	6,381,584,344	7,825,594,685		
August	230,883,991	210,446,166	6,057,837,759	7,128,638,715		
September	183,903,048	154,914,879	6,126,082,434	6,270,176,892		
October	228,993,988	207,503,348	6,475,667,493	7,802,152,820		
November	260,084,416	204,656,824	6,963,178,997	7,866,832,108		
December	280,641,846	201,304,795	6,899,593,207	8,189,937,117		
Total	2,589,098,188	2,574,689,829	74,820,361,674	87,963,870,101		

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1955 and 1956 — Continued

4. Prairie Provinces

Month	Brandon		Calgary		Edmonton	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	13, 078, 956	16, 312, 142	387, 415, 045	484, 570, 505	267, 035, 047	349, 978, 120
February	11, 713, 675	14, 174, 617	354, 068, 917	461, 258, 855	278, 923, 948	307, 901, 039
March	13, 270, 363	14, 514, 614	464, 601, 216	457, 078, 899	304, 404, 712	360, 551, 783
April	14, 668, 943	15, 825, 274	357, 086, 134	533, 550, 047	279, 547, 499	361, 412, 443
May	16, 605, 742	20, 096, 871	423, 371, 331	761, 341, 465	310, 885, 008	406, 589, 959
June	18, 257, 636	18, 944, 468	582, 866, 296	572, 097, 216	376, 160, 653	400, 800, 210
July	16, 258, 213	18, 771, 715	439, 625, 560	597, 492, 356	346, 706, 872	444, 464, 347
August	17, 385, 864	20, 633, 654	471, 833, 163	648, 065, 077	373, 309, 734	416, 749, 266
September	16, 121, 342	15, 646, 357	409, 223, 621	656, 502, 572	350, 974, 769	375, 791, 572
October	18, 536, 786	20, 912, 258	461, 070, 752	749, 616, 499	355, 279, 936	452, 908, 607
November	19, 284, 235	23, 258, 411	535, 645, 403	724, 053, 952	441, 951, 988	449, 376, 263
December	16, 596, 001	18, 826, 678	529, 101, 802	634, 449, 319	366, 580, 111	402, 251, 950
Total	191, 777, 756	217, 917, 059	5, 415, 909, 240	7, 280, 076, 762	4, 051, 760, 277	4, 728, 775, 559
	Lethbridge		Medicine Hat		Moose Jaw	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	26, 675, 036	27, 121, 078	10, 126, 627	11, 695, 937	23, 419, 064	24, 846, 302
February	22, 141, 417	24, 332, 918	10, 004, 229	10, 411, 621	19, 269, 663	20, 360, 411
March	28, 638, 937	28, 388, 780	10, 755, 141	12, 010, 887	20, 622, 623	22, 807, 097
April	27, 079, 493	32, 358, 689	10, 604, 770	15, 149, 100	22, 233, 542	23, 395, 964
May	28, 476, 101	35, 943, 430	11, 922, 491	14, 984, 497	24, 877, 802	26, 313, 745
June	29, 923, 502	36, 481, 663	11, 615, 852	14, 899, 975	27, 327, 073	26, 097, 798
July	30, 401, 411	35, 979, 363	11, 394, 974	15, 591, 370	24, 751, 966	28, 132, 557
August	33, 857, 896	37, 071, 822	13, 106, 694	16, 144, 720	23, 458, 765	27, 437, 260
September	30, 494, 585	32, 410, 503	14, 028, 878	14, 357, 676	26, 553, 743	26, 493, 764
October	29, 954, 165	34, 377, 670	14, 047, 297	18, 747, 204	26, 973, 221	33, 471, 008
November	36, 651, 543	41, 157, 398	15, 902, 901	18, 719, 469	30, 448, 312	34, 878, 036
December	30, 604, 518	35, 787, 404	13, 033, 457	13, 914, 022	25, 255, 726	30, 204, 101
Total	354, 898, 604	401, 410, 718	146, 543, 311	176, 626, 478	295, 191, 500	324, 438, 043
	Prince Albert		Regina		Saskatoon	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	11, 877, 062	13, 489, 306	180, 224, 697	182, 592, 810	52, 362, 406	55, 762, 150
February	12, 360, 259	10, 971, 566	153, 422, 044	155, 993, 984	44, 826, 698	48, 563, 500
March	12, 759, 101	11, 685, 362	148, 434, 535	181, 816, 419	49, 502, 084	50, 153, 885
April	12, 425, 888	12, 728, 327	196, 932, 223	223, 973, 333	51, 148, 611	52, 789, 926
May	12, 499, 523	13, 421, 751	183, 353, 904	264, 303, 284	59, 292, 127	66, 475, 237
June	13, 658, 843	13, 599, 910	209, 679, 251	273, 401, 127	60, 027, 613	66, 652, 294
July	13, 234, 677	14, 767, 825	238, 220, 264	279, 937, 389	58, 236, 297	71, 541, 710
August	13, 764, 026	14, 727, 554	228, 576, 557	283, 256, 348	67, 626, 837	74, 173, 268
September	13, 590, 005	12, 605, 165	226, 212, 095	234, 729, 098	68, 273, 681	64, 071, 723
October	13, 777, 037	15, 404, 000	223, 825, 722	277, 882, 486	67, 049, 727	76, 537, 894
November	12, 992, 497	16, 672, 824	216, 254, 090	276, 879, 771	68, 378, 739	77, 135, 922
December	12, 550, 818	15, 226, 578	189, 986, 658	250, 340, 480	61, 484, 253	69, 998, 930
Total	155, 489, 736	165, 300, 168	2, 395, 122, 040	2, 885, 106, 529	708, 209, 073	773, 856, 439

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1955 and 1956 — Concluded

4. Prairie Provinces — Concluded

Month	Winnipeg		Total for 10 Centres	
	1955	1956	1955	1956
	\$	\$	\$	\$
January	822,985,861	905,395,832	1,795,199,801	2,071,764,182
February	684,666,349	833,937,076	1,591,397,199	1,887,905,587
March	927,038,125	974,694,712	1,980,026,837	2,113,702,438
April	848,410,827	1,216,885,523	1,820,137,930	2,488,068,626
May	1,086,658,886	1,354,917,987	2,157,942,915	2,964,388,226
June	1,082,854,149	1,264,512,499	2,412,370,868	2,687,487,160
July	988,492,515	1,327,325,220	2,167,322,749	2,834,003,852
August	999,906,020	1,139,548,347	2,242,825,556	2,677,807,316
September	872,552,786	1,041,343,462	2,028,025,505	2,473,951,892
October	969,092,862	1,321,619,161	2,179,607,505	3,001,476,787
November	1,068,397,263	1,257,165,961	2,445,906,971	2,919,298,007
December	942,967,179	1,115,629,549	2,138,160,523	2,586,629,011
Total	11,294,022,822	13,752,975,329	25,008,924,359	30,706,483,084

5. British Columbia

	New Westminster		Vancouver		Victoria	
	1955	1956	1955	1956	1955	1956
	\$	\$	\$	\$	\$	\$
January	49,704,371	56,128,769	778,814,170	924,992,615	146,680,496	140,075,195
February	44,984,780	53,388,391	705,506,321	889,508,232	98,849,498	117,102,519
March	55,067,318	62,733,330	826,670,918	988,147,058	139,066,449	141,662,456
April	53,285,521	56,216,745	767,768,621	989,064,107	167,763,652	149,047,510
May	53,792,773	63,299,111	828,128,207	1,109,079,964	144,643,501	168,149,264
June	58,270,770	58,472,157	882,162,412	1,077,386,932	154,840,670	166,435,140
July	58,050,034	61,153,058	866,919,587	1,157,717,173	153,125,057	164,022,259
August	61,813,586	61,117,735	965,781,334	1,100,098,170	136,417,453	186,436,957
September	56,935,747	55,476,511	879,937,816	998,537,106	143,130,953	151,496,454
October	58,339,959	64,175,322	902,688,558	1,155,385,434	145,195,521	193,526,191
November	67,376,675	66,230,747	1,022,781,707	1,162,022,038	155,702,075	180,589,149
December	56,009,252	58,411,804	970,859,399	1,027,812,414	155,788,800	176,374,655
Total	673,630,786	716,803,680	10,398,019,050	12,579,751,243	1,741,204,125	1,934,917,749

Total for 3 Centres

Canada — 52 Centres¹

	1955	1956	1955	1956
	\$	\$	\$	\$
January	975,199,037	1,121,196,579	12,452,935,734	15,070,144,152
February	849,340,599	1,059,999,142	11,433,844,419	13,370,358,980
March	1,020,804,685	1,192,542,844	13,846,871,682	15,314,931,136
April	988,817,794	1,194,328,362	12,689,871,445	16,383,960,475
May	1,026,564,481	1,340,528,339	14,068,871,319	18,289,568,493
June	1,095,273,852	1,302,294,229	14,551,748,007	16,854,909,353
July	1,078,094,678	1,382,892,490	14,222,090,209	17,852,087,128
August	1,164,012,373	1,347,652,862	13,935,251,129	16,402,036,449
September	1,080,004,516	1,205,510,071	13,635,581,573	14,801,451,305
October	1,106,224,038	1,413,086,947	14,360,848,755	18,059,098,873
November	1,245,860,457	1,408,841,934	15,715,097,763	18,112,815,855
December	1,182,657,451	1,262,598,873	15,624,850,580	17,865,303,466
Total	12,812,853,961	15,231,472,672	166,537,862,615	198,376,665,665

1. Centres for which historical data are available. Seventeen additional centres in these provinces were incorporated as of January, 1953.

CHEQUES CASHED COMPARED WITH OTHER ECONOMIC FACTORS

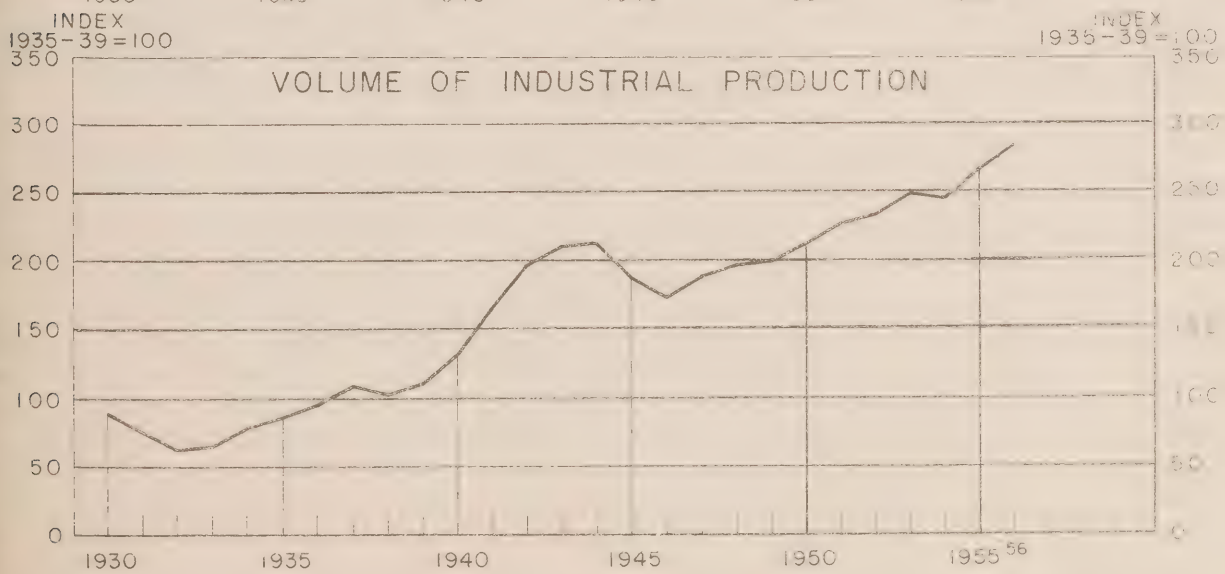
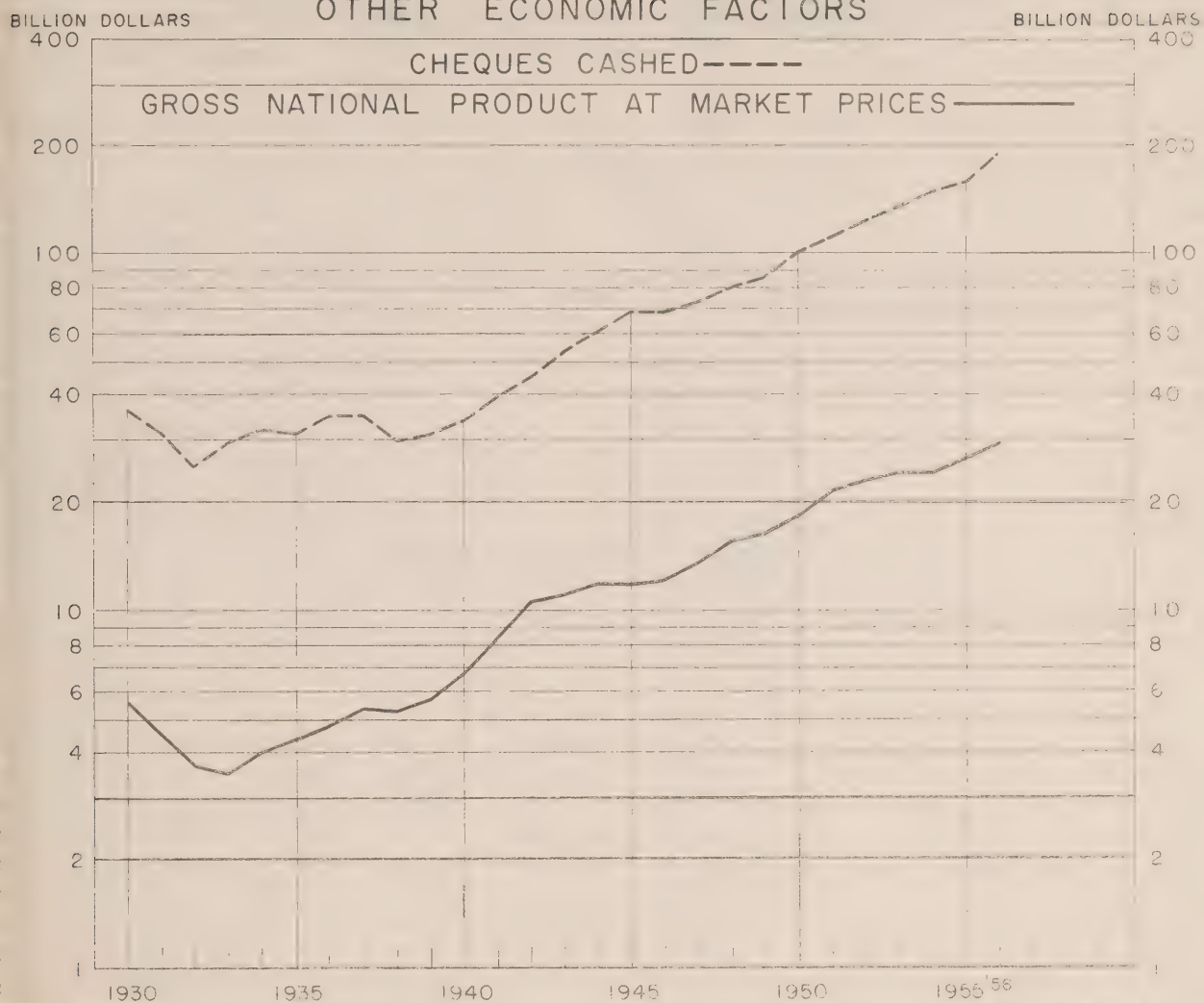


TABLE 6. Cheques Cashed Against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
	\$'000			\$'000		
1942	43,574,261	..	..	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1955						
January	11,473,256	3,809,898	36.14	594,996	5,680,493	1.26
February	10,484,629	3,692,118	34.08	580,432	5,812,899	1.20
March	12,763,652	3,703,266	41.36	659,142	5,925,868	1.33
April	11,629,378	3,681,848	37.90	648,996	6,046,093	1.29
May	12,365,381	3,755,058	41.11	750,995	6,120,994	1.47
June	13,303,689	3,921,236	40.71	773,573	6,152,837	1.51
July	13,059,724	3,989,517	39.28	712,389	6,211,249	1.33
August	12,748,729	3,950,293	38.73	716,103	6,266,510	1.37
September	12,489,294	4,005,423	37.42	692,661	6,313,808	1.32
October	13,077,654	4,159,155	37.73	355,526	6,348,843	1.62
November	14,321,692	4,334,343	39.65	954,294	6,227,975	1.84
December	14,347,974	4,517,100	38.12	846,719	6,093,865	1.67
1956						
January	13,960,362	4,428,753	37.83	709,719	6,120,667	1.39
February	12,323,599	4,186,721	35.32	676,656	6,170,996	1.32
March	14,131,391	4,077,267	41.59	732,201	6,226,999	1.41
April	15,140,250	4,154,412	43.73	755,988	6,327,753	1.43
May	16,798,495	4,249,386	47.44	905,987	6,363,708	1.71
June	15,504,517	4,306,744	43.20	813,795	6,334,783	1.54
July	16,400,171	4,296,263	45.81	879,708	6,368,217	1.66
August	15,008,125	4,162,837	43.26	822,135	6,406,667	1.54
September	13,617,340	4,170,528	39.18	728,982	6,456,595	1.35
October	16,665,811	4,181,912	47.82	860,107	6,523,330	1.58
November	16,512,757	4,247,104	46.66	1,032,522	6,482,076	1.91
December	16,494,003	4,468,197	44.30	815,275	6,432,204	1.52

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

1. 35 cents.

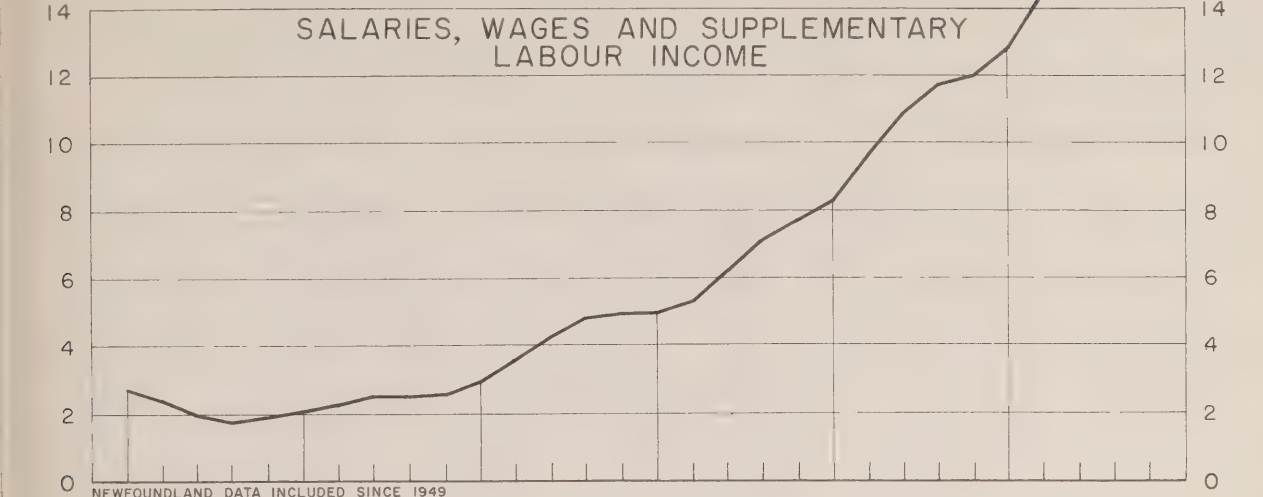
CHART 7

OTHER ECONOMIC FACTORS

BILLION DOLLARS
14

BILLION DOLLARS
14

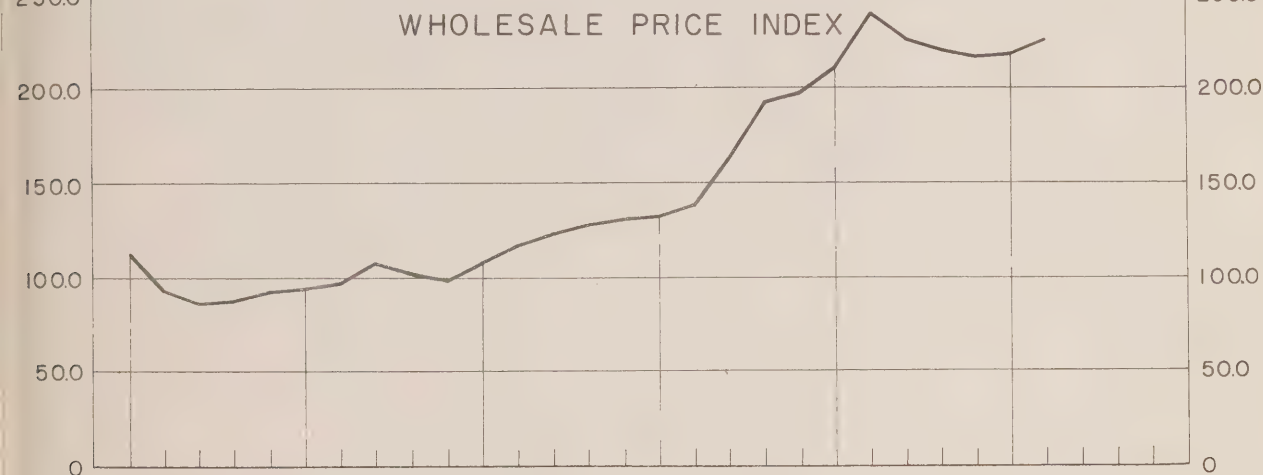
SALARIES, WAGES AND SUPPLEMENTARY LABOUR INCOME



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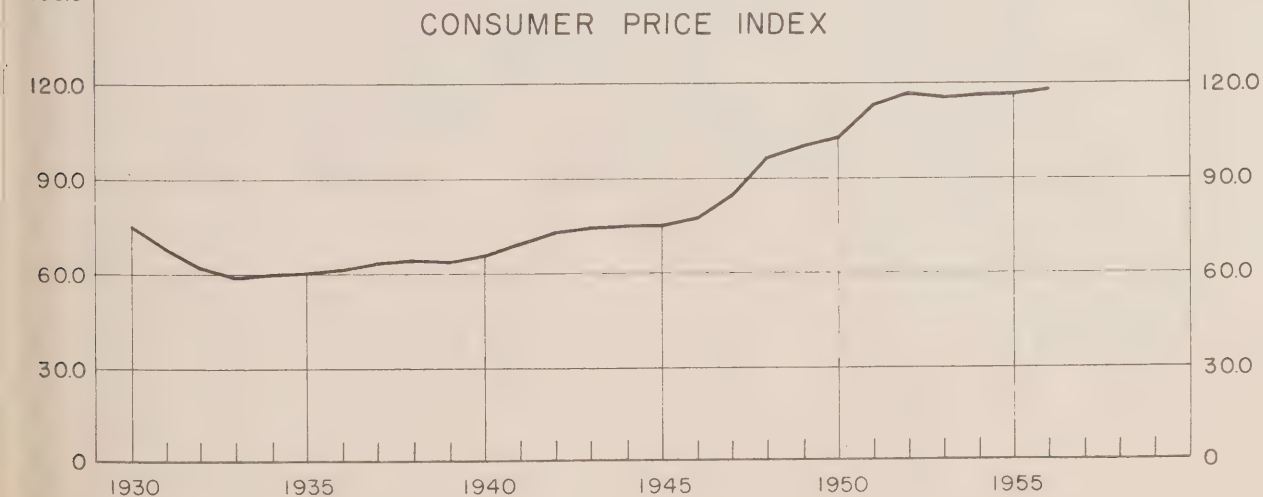
WHOLESALE PRICE INDEX



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CONSUMER PRICE INDEX



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CHEQUES CASHED IN CLEARING CENTRES

1957

DOMINION BUREAU OF STATISTICS

Research and Development Division

Business Statistics Section

DOMINION BUREAU OF STATISTICS

Research and Development Division

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CHEQUES CASHED IN CLEARING CENTRES
1957

Published by Authority of

The Honourable Gordon Churchill, Minister of Trade and Commerce

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1957. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Statistics Section of the Research and Development Division.

W.E. DUFFETT,
Dominion Statistician.

CONTENTS

	Page
Analytical Text	7
Definition and Coverage	8-10

Charts

1, 2, 3. Canada and Principal Cities, 1930-1957	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1930-1957	17, 19
6, 7. Comparisons with Other Economic Factors, 1930-1957	33, 35

Tables

1. Cheques cashed by Clearing House Centres, 1939, 1946, 1955, 1956 and 1957	12
2. Percentage Analysis by Centres, representative years, 1938 = 100	14
3. Relative Importance of Clearing House Centres, representative years ..	16
4. Cheques cashed by Regions and Centres, 1924-1957	18, 20-25
5. Cheques cashed by Clearing Centres, by months, 1956 and 1957	26-32
6. Cheques cashed against Current and Savings accounts showing rate of turnover, 1942-57	34

CHEQUES CASHED IN CLEARING CENTRES

1957

The total value of cheques cashed in Canadian clearing centres again reached new record levels during 1957. The aggregate value of payments in the 35 older centres rose to \$205,558 million, an advance of nearly 7 per cent over 1956. Debits in all five economic regions rose in this comparison. Payments in Ontario and in British Columbia increased by more than 9 per cent over the preceding year, while debits in Quebec and the Prairie region rose by over 4 per cent. Total value of cheques cashed in the Atlantic Provinces was a little less than 3 per cent above 1956.

During 1957, indicators of general economic activity followed varying trends, although the majority of them averaged slightly above their 1956 levels. The total Index of Industrial Production showed virtually no change from the record level of 1956. The index of manufacturing production fell off by nearly 2 per cent in the inter-year comparison, but this decline was almost offset by increases of over 6 per cent in the mining index, and of more than 3 per cent in output of electricity and gas. Non-agricultural employment rose by 2.3 per cent as compared with 1956. Industrial payrolls increased nearly 8 per cent in this comparison, reflecting primarily higher weekly earnings.

Total value of retail trade rose by 2.5 per cent in the 1956-1957 comparison, and the consumer price index averaged 3.2 per cent higher. The general index of wholesale prices averaged 0.8 per cent above its 1956 level. The value of exports was 1 per cent higher in 1957 than during 1956, while the value of imports for the first eleven months was more than 1 per cent below the corresponding period of 1956.

According to preliminary figures, total capital expenditures in 1957 were \$8,721 million, an increase of nearly 9 per cent as compared with the 1956 total of \$8,024 million. This increase was mainly due to an advance of nearly 21 per cent in expenditures for non-residential construction, which rose to \$4,506 million. Expenditures for housing construction showed a ten per cent decline as compared with 1956. Outlays for machinery and equipment rose by not quite 3 per cent to \$2,800 million.

In the financial sector, common stock prices, which dropped sharply in the final months of 1957, averaged 4 per cent below 1956. Total value of life insurance sales, however, increased substantially over the previous year.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. On the first page of the table, national and regional totals which include these 35 centres are given for the entire period. Totals for the last 4 years which include the 17 new clearing centres in the eastern and central regions are given at the foot of the page.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1957 the total value of bank debits for the 35 original centres was 340 per cent higher than

during 1929. Over this period, British Columbia recorded the largest advance of 469 per cent. The Atlantic Provinces showed an increase of 433 per cent, due partly to the inclusion of St. John's, Newfoundland in 1949, Ontario, the Prairie Provinces and Quebec followed in that order.

Total payments in the 35 centres during the past year were 565 per cent greater than in 1938. British Columbia, with a gain of 758 per cent, again recorded the largest regional advance in this comparison. Debits in the Prairie Provinces rose by 601 per cent, with Ontario, the Atlantic Provinces and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 billion in 1938 to nearly \$206 billion in 1957. Of this increase of almost \$175 billion, nearly \$129 billion, or 74 per cent, was contributed by Quebec and Ontario.

The Centres

Cheques cashed in twenty-nine of the thirty-five older centres showed advances in 1957 as compared with the previous year, with six recording declines. Payments in Toronto, Canada's leading centre, rose by nearly 11 per cent over 1956, and Montreal debits increased by nearly 5 per cent. In Western Canada, payments in Winnipeg dropped by slightly over 2 per cent, while value of cheques cashed in Vancouver rose by 7.5 per cent over 1956.

Table 3 shows the relative importance of the 35 older Canadian centres, measured by the percentage contribution to the total recorded value of cheques cashed in these centres for selected years during the period 1924 to 1957. The proportion of total payments recorded in the Atlantic Provinces has fallen off in recent years and in 1957 was below the 1939 level, despite the inclusion of St. John's, Newfoundland as a clearing centre in 1949. Debits in the province of Quebec have accounted for slightly less than 30 per cent of the Canadian aggregate during the post-war period. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate has fluctuated between 39 per cent and 45 per cent throughout the period, rising to just below the latter figure in 1957. Toronto payments accounted for almost 80 per cent of the provincial total last year. Ottawa debits, which constituted a relatively high proportion of the provincial total during the second World War, have since fallen off as compared with other centres.

Debits in the Prairie Provinces declined slightly to 15.6 per cent of the Canadian aggregate in 1957. Cheques cashed in Winnipeg still contributed nearly 42 per cent of the regional total in 1957, but their relative importance has declined since the war. Payments in Calgary, on the other hand, have accounted for a somewhat larger share of the Canadian aggregate in recent years.

Value of cheques cashed in British Columbia rose to 8.1 per cent of the national total in 1957, well above this province's share of the Canadian aggregate before the second World War. Vancouver remains the predominant centre in this region.

Deposit Turnover

The rate of turnover of current deposits, compiled on an annual basis, averaged 47.69 in 1957, appreciably higher than the 1956 rate of 43.01. Value of cheques cashed against current accounts rose by

7 per cent over 1956, while deposits were nearly 4 per cent lower in the same comparison. The annual rate of turnover of savings accounts was almost unchanged at 1.54.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 Centres	Coverage	52 Centres	Coverage
	Thousand Dollars		p.c.	Thousand Dollars	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Total	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 Centres	Coverage
	Thousand Dollars		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Total	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1956 and 1957 for all 52 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
	Dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Total — All Canada	13,078,431,755	755,396,330	13,833,828,085

CHART 1

CHEQUES CASHED



**TABLE 1. Cheques Cashed Against Individual Accounts at 35
Clearing House Centres in Canada for the Years 1939, 1946, 1955, 1956 and 1957**

Clearing house centres	1939	1946	1955	1956	1957
	\$	\$	\$	\$	\$
Atlantic Provinces:					
Halifax	381,824,396	870,735,782	1,627,402,746	1,900,368,542	1,862,262,193
Moncton	108,891,549	276,711,273	558,648,038	616,097,610	610,987,505
Saint John	189,232,027	456,571,211	720,696,563	824,915,065	974,094,965
Saint John's	—	—	717,138,449	794,682,340	806,538,681
Totals	679,947,972	1,604,018,266	3,623,885,796	4,136,063,557	4,253,883,344
Quebec:					
Montreal	8,759,472,109	18,828,185,425	43,262,348,510	52,524,281,929	54,937,929,994
Quebec	977,211,370	1,722,532,681	4,220,646,837	4,575,848,864	4,675,308,837
Sherbrooke	83,715,973	198,641,707	448,771,301	535,649,969	540,226,765
Totals	9,820,399,452	20,749,359,813	47,931,766,648	57,635,780,762	60,153,465,596
Ontario:					
Brantford	107,113,483	269,742,168	529,527,130	596,455,633	587,964,512
Chatham	102,259,883	185,640,451	425,388,521	448,947,214	552,228,607
Cornwall	—	—	292,898,906	387,278,729	405,239,116
Fort William	67,033,183	185,151,376	354,323,721	410,549,615	455,892,329
Hamilton	644,434,304	1,460,388,257	3,556,484,589	4,179,292,551	4,355,968,082
Kingston	72,712,646	205,647,350	419,087,713	464,435,514	449,613,360
Kitchener	145,302,026	363,577,527	817,143,240	940,310,341	978,856,453
London	385,768,062	871,610,947	2,055,087,653	2,279,949,005	2,489,582,356
Ottawa	1,266,268,210	5,170,462,037	3,267,767,785 ¹	3,567,496,334 ¹	3,823,157,651 ¹
Peterborough	70,496,391	197,282,253	380,474,408	515,640,907	533,262,032
St. Catharines	—	253,814,244	683,520,885	780,623,214	795,132,217
Sarnia	76,489,776	244,695,664	476,917,287	552,812,970	571,839,628
Sudbury	85,812,435	153,372,708	497,174,554	580,450,567	641,458,123
Toronto	10,173,866,946	19,907,026,302	55,628,552,603	66,301,163,713	73,497,632,863
Windsor	420,933,103	933,544,600	2,589,098,188	2,574,689,829	2,331,538,033
Totals	13,618,490,448	30,401,955,884	71,973,447,183	84,580,096,136	92,469,365,362
Prairie Provinces:					
Brandon	33,810,275	104,139,525	191,777,756	217,917,059	222,033,280
Calgary	661,675,521	1,602,017,603	5,415,909,240	7,280,076,762	8,319,489,021
Edmonton	470,279,314	1,213,183,915	4,051,760,277	4,728,775,559	4,876,156,389
Lethbridge	56,702,076	146,971,392	354,898,604	401,410,718	421,533,161
Medicine Hat	27,707,009	74,791,412	146,543,311	176,626,478	193,144,298
Moose Jaw	83,327,283	185,849,046	295,191,500	324,433,043	340,909,600
Prince Albert	27,796,295	104,869,722	155,489,736	165,300,168	185,407,182
Regina	555,513,335	977,251,230	2,395,122,040	2,885,106,529	3,233,572,111
Saskatoon	121,853,807	349,200,751	708,209,073	773,856,439	849,665,271
Winnipeg	3,439,564,964	6,366,405,086	11,294,022,822	13,752,975,329	13,418,516,280
Totals	5,478,229,879	11,124,679,682	25,008,924,359	30,706,483,084	32,060,426,593
British Columbia:					
New Westminster	78,647,117	226,075,659	673,630,786	716,803,680	742,204,569
Vancouver	1,587,410,731	4,354,229,708	10,398,019,050	12,579,751,243	13,523,017,398
Victoria	354,226,232	787,288,421	1,741,204,125	1,934,917,749	2,356,083,788
Totals	2,020,284,080	5,367,593,788	12,812,853,961	15,231,472,672	16,621,305,755
CANADA	31,617,351,831	69,247,607,433	161,350,877,947	192,289,896,211	205,558,446,650

1. Excludes some debits reported in preceding years.

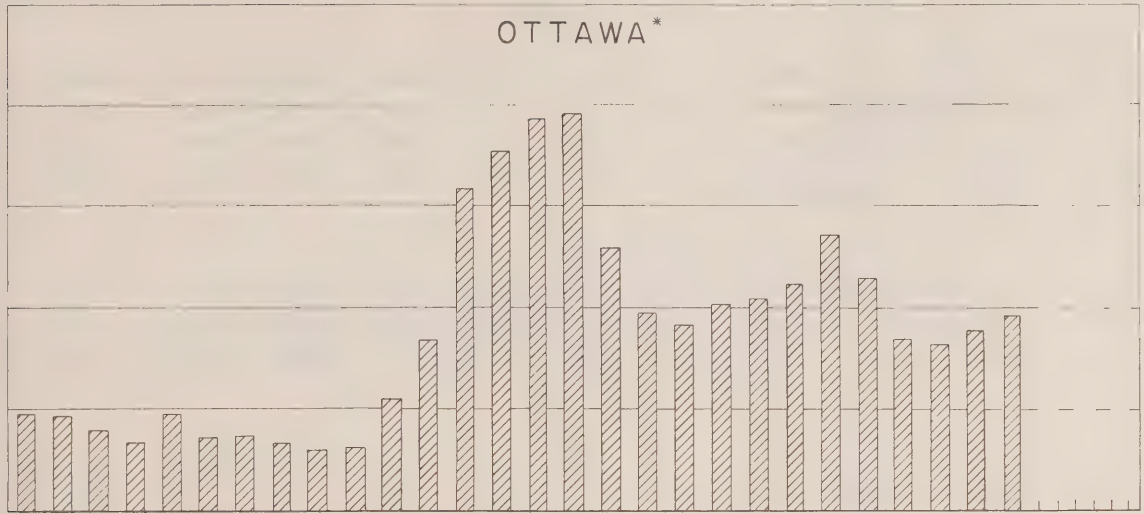
PART 2

CHEQUES CASHED

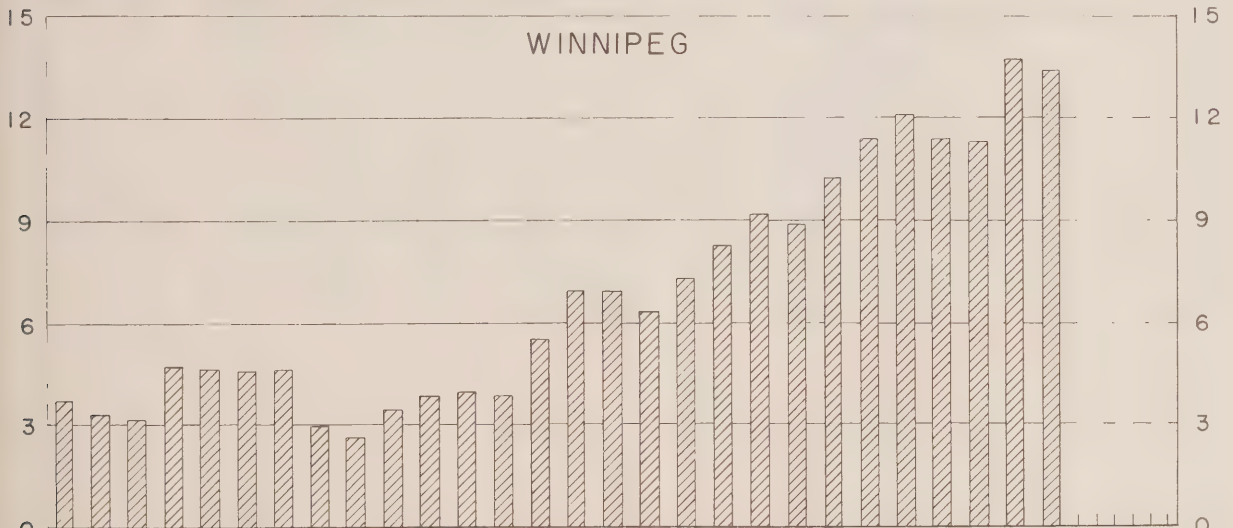
ILLION DOLLARS

BILLION DOLLARS

OTTAWA*



WINNIPEG



VANCOUVER

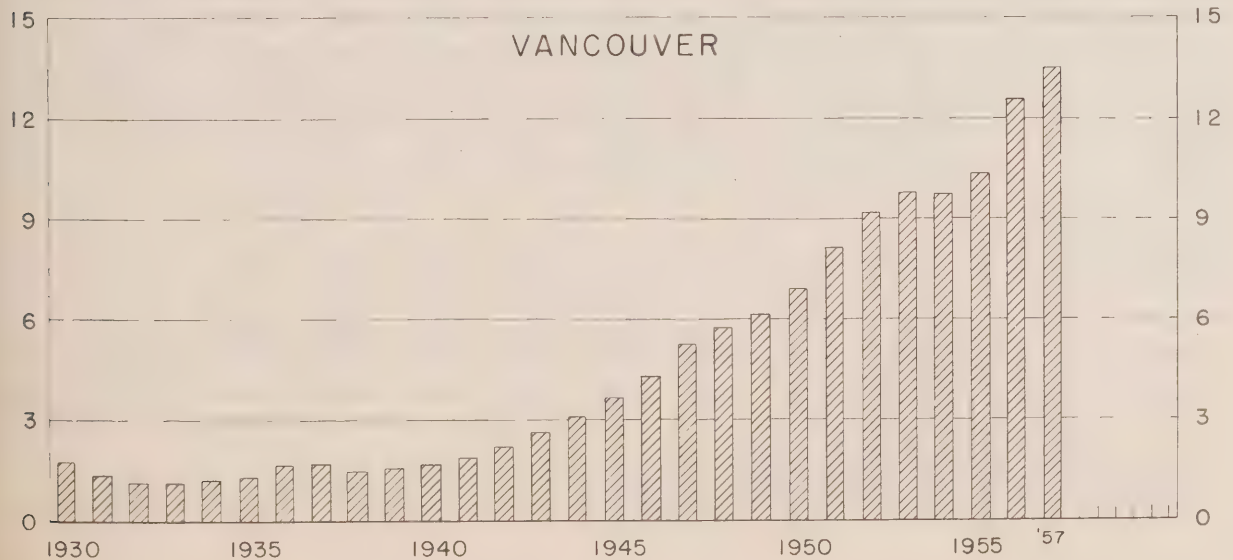


TABLE 2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1954	1955	1956	1957
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	464.8	479.2	559.5	548.3
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	477.5	516.6	569.7	565.0
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	357.7	375.6	429.9	507.6
Totals	91.4	124.7	75.2	106.3	207.5	250.8	544.6²	566.5	646.6	665.0
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	427.5	480.4	583.2	610.0
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	450.7	482.0	522.5	533.9
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	487.1	535.9	639.7	645.1
Totals	81.6	165.4	86.0	98.5	172.8	208.2	430.0	481.0	578.4	603.6
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	452.0	483.7	544.9	537.1
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	391.1	411.9	434.7	534.7
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	455.4	520.1	602.6	669.2
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	508.0	569.0	668.7	696.9
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	514.3	588.5	652.2	631.4
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	543.3	579.4	666.7	694.1
London	68.3	109.1	76.9	99.1	171.6	223.9	526.0	528.0	585.8	639.6
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	283.7 ³	271.4 ³	296.3 ³	317.6 ³
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	524.9	541.5	733.8	758.9
Sarnia	—	194.5	114.4	101.3	246.1	324.1	575.2	631.8	732.3	757.5
Sudbury	—	40.3	49.4	101.3	133.0	181.0	524.6	586.9	685.2	757.2
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	485.7	533.4	635.8	704.8
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	433.7	588.0	584.8	529.5
Totals	81.2	134.3	94.3	98.6	194.8¹	220.1	475.1²	521.2	612.5	669.6
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	562.5	583.9	663.5	676.0
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	766.2	832.4	1,118.9	1,278.6
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	839.0	941.7	1,099.0	1,133.3
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	601.2	620.2	701.4	736.6
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	507.5	520.5	627.3	686.0
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	453.7	430.3	472.9	496.9
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	621.0	602.9	640.9	718.9
Regina	59.1	124.2	86.6	109.5	227.6	192.5	452.8	471.9	568.5	637.1
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	611.1	616.6	673.7	739.7
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	429.8	425.2	517.7	505.1
Totals	120.4	173.3	140.3	119.8	251.3	243.3	528.3	547.0	671.6	701.2
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	822.7	910.6	969.0	1,003.4
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	630.8	672.5	813.6	874.6
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	503.3	549.3	610.5	743.3
Totals	89.1	150.9	77.0	104.8	192.9	277.1	617.2	661.5	786.3	858.1
CANADA	87.8	150.9	97.0	102.2	196.2¹	223.9	478.8²	521.8	621.8	664.7

1. St. Catharines data are included in Ontario and Canada totals since 1944.

2. St. John's Newfoundland debits are included as of April, 1949, and those for Cornwall as of May, 1950.

3. Excludes some debits reported in preceding years.

HART 3

CHEQUES CASHED



TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1954	1955	1956	1957
	Percentage of Canada Total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	1.07	1.01	0.99	0.91
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.35	0.35	0.32	0.30
Saint John	0.97	0.59	0.51	0.60	0.64	0.66	0.46	0.45	0.43	0.47
St. John's	—	—	—	—	—	1	0.47	0.44	0.41	0.39
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.35	2.25	2.15	2.07
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.13	26.00	26.81	27.32	26.73
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.67	2.62	2.38	2.27
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.28	0.28	0.28	0.26
Totals	29.95	35.32	28.58	31.06	28.38	29.96	28.94	29.71	29.97	29.26
Ontario:										
Brantford	0.31	0.36	0.27	0.34	0.39	0.39	0.33	0.33	0.31	0.29
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.27	0.26	0.23	0.27
Cornwall	—	—	—	—	—	2	0.15	0.18	0.20	0.20
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.22	0.21	0.22
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.14	2.20	2.17	2.12
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.25	0.26	0.24	0.22
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.52	0.51	0.49	0.48
London	0.98	0.91	1.00	1.22	1.10	1.26	1.38	1.27	1.19	1.21
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	2.31 ³	2.03 ³	1.86 ³	1.86 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.25	0.24	0.27	0.26
St. Catharines	—	—	—	4	0.41	0.37	0.42	0.42	0.41	0.39
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.29	0.30	0.29	0.28
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.30	0.31	0.30	0.31
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	34.21	34.48	34.43	35.76
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	1.29	1.60	1.34	1.13
Totals	41.28	39.73	43.45	43.07	44.34	43.91	44.32	44.61	43.99	44.98
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.12	0.12	0.11	0.11
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.37	3.36	3.79	4.05
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.44	2.51	2.46	2.37
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.23	0.22	0.21	0.21
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.10	0.09	0.09	0.09
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.21	0.18	0.17	0.17
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.11	0.10	0.09	0.09
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.55	1.48	1.50	1.57
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.47	0.44	0.40	0.41
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	7.71	7.00	7.15	6.53
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	16.05	16.31	15.50	15.97	15.60
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.41	0.42	0.37	0.36
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	6.59	6.44	6.54	6.58
Victoria	0.94	0.97	0.78	1.12	0.83	1.14	1.08	1.08	1.01	1.15
Totals	6.35	6.26	4.98	6.39	6.16	7.76	8.08	7.94	7.92	8.09
CANADA	100	100	100	100	100	100	100	100	100	100

1. St. John's data added as of April, 1949.

2. Cornwall data added as of May, 1950.

3. Excludes some debits reported in preceding years.

4. St. Catharines data added as of 1941.

5. Includes Weyburn branches.

CHART 4

CHEQUES CASHED

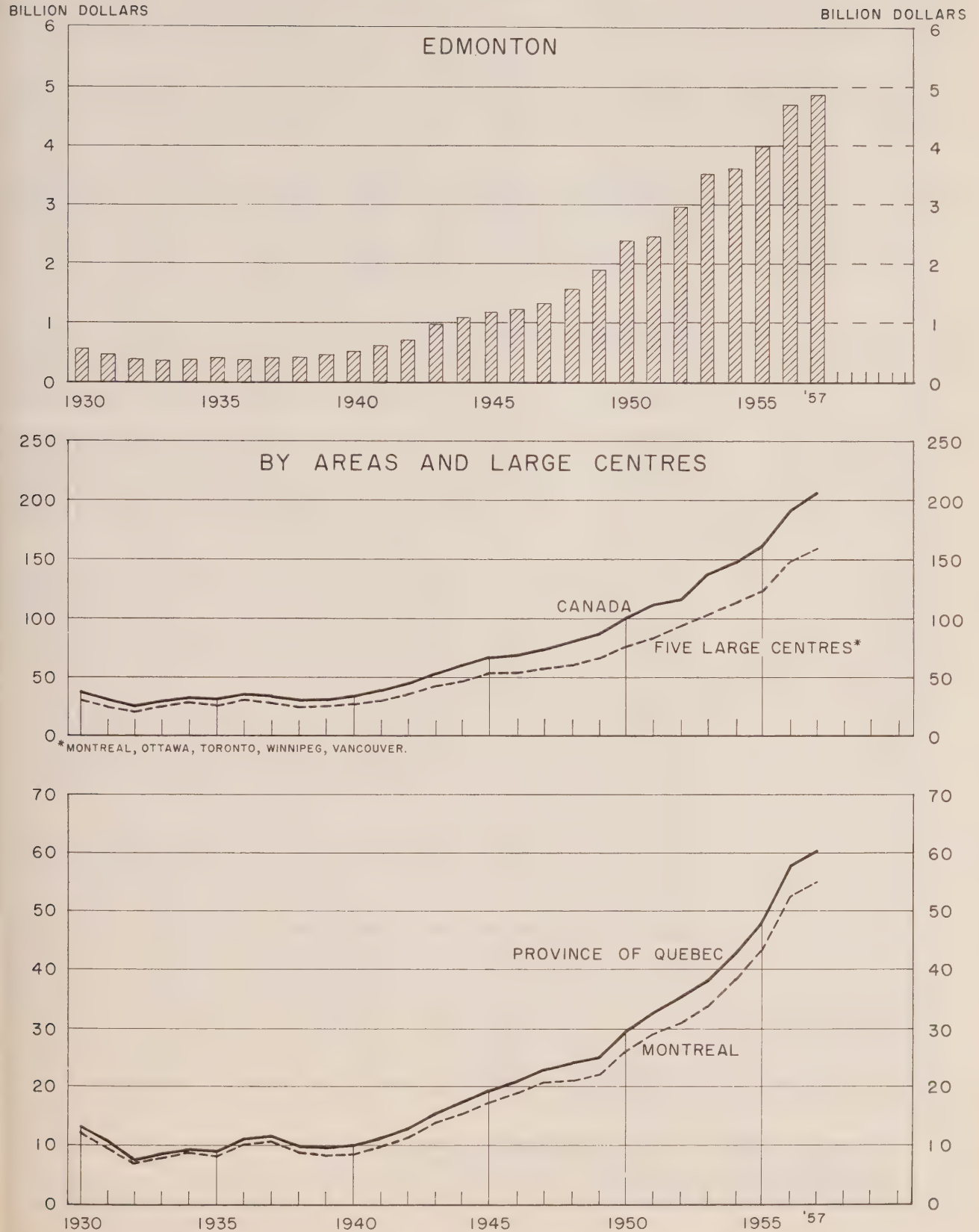


TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
(Thousand dollars)						
1924	27,157,474	584,826	2,132,991	11,209,395	5,505,063	1,725,164
1925	28,126,061	572,500	2,475,224	11,236,044	6,000,043	1,842,245
1926	30,358,035	604,740	9,909,472	11,998,344	5,835,646	1,959,333
1927	36,093,503	627,744	12,643,906	14,641,811	6,126,986	2,053,056
1928	43,476,959	745,463	14,912,658	17,312,849	8,006,713	2,499,271
1929	46,670,982	797,958	16,483,667	18,543,768	7,922,806	2,922,782
1930	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1931	31,586,468	652,543	10,550,073	13,376,840	5,201,212	1,805,800
1932	25,844,288	519,171	7,766,201	11,258,872	4,797,206	1,502,839
1933	29,981,465	481,014	8,567,070	13,027,433	6,414,354	1,491,590
1934	32,866,673	534,251	9,449,710	14,919,504	6,337,240	1,625,968
1935	31,546,066	574,053	8,977,529	13,376,626	6,445,396	1,672,462
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,061	733,359	11,568,422	15,939,149	4,827,021	2,098,109
1938	30,924,363	639,633	9,965,182	13,310,063	4,572,384	1,937,051
1939	31,617,352	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,061	15,384,403	6,118,407	2,137,113
1941	39,242,957	940,712	11,068,667	18,214,789	6,591,645	2,427,145
1942	45,526,254	1,075,737	12,751,094	22,136,164	6,722,377	2,840,883
1943	53,796,715	1,243,763	15,373,381	24,681,702	9,199,964	3,297,405
1944	60,676,954	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,394,313	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,607	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,093	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,448	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,031	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,633	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,394	3,066,365	35,494,559	52,717,444	22,907,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,378	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,996	4,136,064	57,635,781	84,580,096	30,706,493	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1954 ³	153,192,527	4,591,668	44,193,052	63,296,156	24,155,325	11,956,325
1955 ³	166,537,863	4,520,961	49,377,931	74,817,192	25,008,924	12,312,854
1956 ³	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ³	212,235,194	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
Percentage change ⁴ , 1957 over:						
1929	+ 340.4	+ 433.1	+ 264.9	+ 398.7	+ 304.7	+ 468.7
1938	+ 564.7	+ 565.0	+ 503.6	+ 569.6	+ 601.2	+ 758.1
1956	+ 6.9	+ 2.8	+ 4.4	+ 9.3	+ 4.4	+ 9.1

1. Includes debits in St. John's Newfoundland, since April, 1949.

2. Cornwall data added as of May, 1950.

3. Includes the 17 new centres added as of January, 1953

4. Exclusive of the 17 new centres.

CHART 5

CHEQUES CASHED

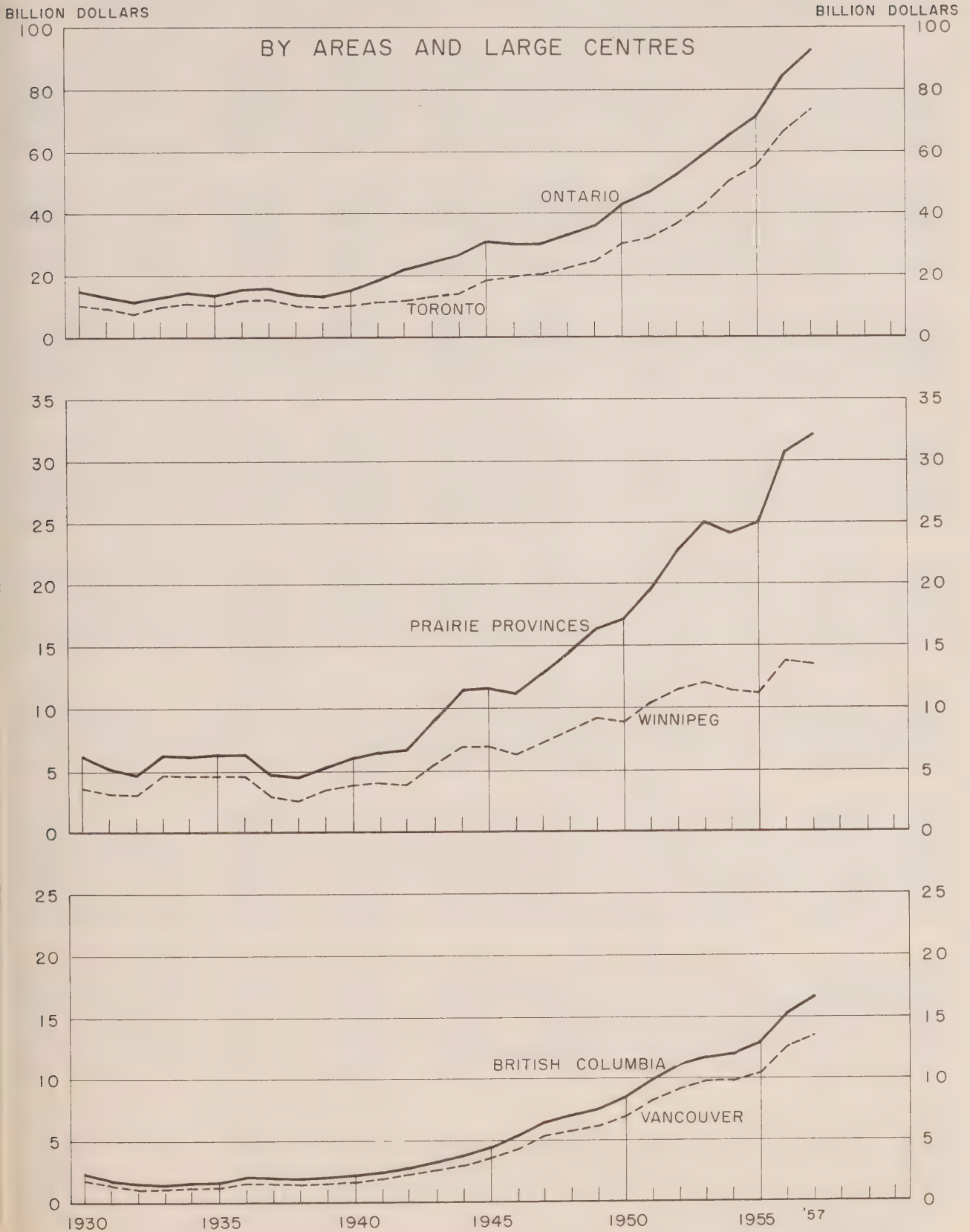


TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
(Thousand dollars)						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1925	91.0	291,519	72,671	208,310	—	7,765,598
1926	98.2	310,156	80,080	214,504	—	9,133,358
1927	116.7	324,548	84,077	219,119	—	11,779,679
1928	140.6	404,665	91,314	249,489	—	13,962,318
1929	150.9	425,488	99,598	272,872	—	15,558,094
1930	121.2	361,737	101,018	245,596	—	12,271,206
1931	102.1	330,372	87,229	234,943	—	9,756,754
1932	83.6	257,989	73,549	187,633	—	7,135,517
1933	97.0	254,223	72,569	154,222	—	7,943,787
1934	106.3	275,949	87,228	171,074	—	8,834,691
1935	102.0	310,052	90,680	173,321	—	8,307,134
1936	116.2	341,776	98,641	189,985	—	10,150,017
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	381,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,346	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,992
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,830	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,799
1949	283.1	1,065,169	383,935	511,975	356,595 ¹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4 ²	1,473,199	508,737	680,167	735,434	34,178,607
1954	478.8 ²	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8 ²	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8 ²	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7 ²	1,862,262	610,988	974,095	806,539	54,937,930
Percentage change, 1957 over:						
1929	+ 330.5	+ 337.7	+ 513.5	+ 257.0	—	+ 253.1
1938	+ 564.7	+ 448.3	+ 465.0	+ 407.6	—	+ 510.0
1956	+ 6.9	- 2.0	- 0.8	+ 18.1	+ 1.5	+ 4.6

1. 9 months.

2. Exclusive of the 17 new centres.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
(Thousand dollars)							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1925	606,288	103,338	97,420	72,552	—	80,642	561,987
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1927	745,181	119,046	120,130	92,587	—	98,597	677,173
1928	794,833	115,507	143,943	101,384	—	108,176	814,421
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1930	744,930	120,922	126,813	95,460	—	78,029	831,833
1931	701,258	92,061	106,213	81,403	—	66,540	649,600
1932	560,686	69,997	85,439	71,625	—	55,336	526,941
1933	558,047	65,236	80,402	64,148	—	47,792	460,729
1934	550,664	64,354	84,950	71,123	—	49,838	528,308
1935	606,964	63,430	94,186	79,902	—	50,203	559,388
1936	717,146	71,485	103,221	100,652	—	63,349	601,359
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,286	2,124,308
1950	2,695,920	311,763	422,413	346,209	104,524 ¹	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,771	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,389	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
Percentage change, 1957 over:							
1929	+ 493.2	+ 293.1	+ 252.9	+ 391.9	—	+ 346.3	+ 378.7
1938	+ 433.9	+ 545.1	+ 437.1	+ 434.7	—	+ 569.2	+ 596.9
1956	+ 2.2	+ 0.9	- 1.4	+ 23.0	+ 4.6	+ 11.0	+ 4.2

1. 8 months.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
(Thousand dollars)						
1924	63, 623	95, 723	265, 782	1, 957, 362	69, 005	—
1925	60, 684	101, 459	258, 400	2, 019, 305	74, 623	—
1926	64, 840	107, 791	294, 440	1, 868, 014	76, 226	—
1927	74, 495	123, 259	355, 622	1, 922, 947	84, 633	—
1928	79, 596	142, 995	404, 701	2, 089, 409	92, 761	—
1929	83, 879	159, 266	424, 805	2, 001, 694	93, 245	—
1930	79, 797	139, 516	408, 177	1, 904, 804	84, 634	—
1931	64, 828	116, 857	365, 325	1, 869, 731	70, 964	—
1932	55, 086	96, 267	315, 954	1, 579, 528	55, 427	—
1933	51, 474	93, 145	299, 131	1, 339, 010	49, 090	—
1934	52, 720	108, 804	334, 741	1, 914, 297	53, 767	—
1935	55, 635	114, 192	362, 318	1, 444, 156	60, 023	—
1936	67, 367	128, 018	420, 890	1, 469, 292	68, 621	—
1937	76, 687	143, 265	413, 075	1, 348, 844	75, 770	—
1938	71, 214	141, 031	389, 224	1, 203, 891	70, 269	—
1939	72, 713	145, 302	385, 768	1, 266, 263	70, 496	—
1940	92, 307	174, 497	441, 622	2, 191, 383	90, 583	—
1941	105, 513	218, 415	497, 465	3, 334, 459	114, 549	140, 739
1942	136, 325	261, 215	543, 182	6, 306, 952	141, 612	243, 221
1943	155, 048	277, 984	594, 565	7, 041, 857	148, 558	263, 820
1944	166, 554	288, 162	667, 833	7, 702, 609	149, 189	246, 494
1945	179, 185	324, 491	819, 219	7, 810, 891	166, 316	241, 951
1946	205, 647	363, 578	871, 611	5, 170, 462	197, 282	253, 814
1947	213, 912	435, 652	1, 013, 242	3, 919, 696	231, 701	307, 934
1948	232, 559	463, 306	1, 069, 978	3, 676, 302	260, 090	348, 357
1949	241, 453	494, 710	1, 181, 503	4, 040, 900	279, 739	379, 037
1950	273, 225	536, 279	1, 391, 712	4, 140, 137	308, 157	444, 389
1951	279, 209	623, 024	1, 528, 833	4, 459, 566	339, 003	551, 346
1952	316, 910	617, 648	1, 567, 887	5, 454, 557	334, 154	589, 866
1953	341, 335	765, 741	1, 973, 402	4, 588, 480 ¹	365, 075	632, 551
1954	366, 275	766, 280	2, 047, 498	3, 415, 300 ¹	368, 850	616, 343
1955	419, 083	817, 143	2, 055, 088	3, 267, 768 ¹	380, 474	683, 521
1956	464, 436	940, 310	2, 279, 949	3, 567, 496 ¹	515, 641	780, 623
1957	449, 613	978, 856	2, 489, 582	3, 823, 158 ¹	533, 262	795, 132
Percentage change, 1957 over:						
1929	+ 436. 0	+ 514. 6	+ 436. 1	+ 91. 0	+ 471. 9	—
1938	+ 531. 4	+ 594. 1	+ 539. 6	+ 217. 6	+ 658. 9	—
1956	- 3. 2	+ 4. 1	+ 9. 2	+ 7. 2	+ 3. 4	+ 1. 9

1. Excludes some debits reported in preceding years.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
(Thousand dollars)						
1924	—	—	7,695,055	283,118	48,518	638,162
1925	—	—	7,587,940	321,032	51,161	622,215
1926	96,816	—	8,209,525	379,061	50,324	717,870
1927	103,209	—	10,536,876	452,282	51,371	734,173
1928	120,924	—	12,673,220	541,320	61,324	1,096,734
1929	146,820	34,117	13,714,709	594,319	62,315	1,253,619
1930	124,524	87,110	10,654,982	428,655	50,605	898,426
1931	104,001	58,833	9,512,342	310,203	39,803	647,872
1932	95,059	40,329	8,066,207	215,676	33,570	513,558
1933	86,378	41,886	10,221,688	192,567	27,284	557,892
1934	78,159	48,991	11,389,322	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,831
1936	74,160	72,735	12,168,836	439,678	28,314	636,146
1937	81,347	88,781	12,226,885	493,283	31,359	658,768
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,974	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,953	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,026	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,185	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,837	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,175	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,451	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
Percentage change, 1957 over:						
1929	+ 289.5	+ 1,780.2	+ 435.9	+ 292.3	+ 256.3	+ 563.6
1938	+ 657.5	+ 657.2	+ 604.8	+ 429.5	+ 576.0	+ 1,178.6
1956	+ 3.4	+ 10.5	+ 10.9	- 9.4	+ 1.9	+ 14.3

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
(Thousand dollars)						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1925	368,310	58,424	41,053	105,510	24,529	376,635
1926	398,020	67,395	35,077	110,068	28,605	404,127
1927	437,357	64,105	40,757	109,425	31,359	441,329
1928	546,842	89,863	56,954	119,937	35,799	552,942
1929	603,871	97,220	54,259	128,436	39,151	630,264
1930	570,302	73,735	37,888	112,897	32,683	570,767
1931	489,784	49,736	26,122	79,344	29,802	412,701
1932	393,433	37,067	21,077	61,065	21,124	462,876
1933	366,409	36,911	21,506	48,697	17,845	439,593
1934	382,682	42,671	25,377	51,317	21,107	475,031
1935	400,418	48,946	27,323	53,874	24,434	505,053
1936	387,387	45,780	26,843	77,377	25,977	495,621
1937	417,970	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,153	2,297,906
1955	4,051,760	354,899	146,543	295,192	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,156	421,533	193,144	340,910	185,407	3,233,572
Percentage change, 1957 over:						
1929	+ 707.5	+ 333.6	+ 256.0	+ 165.4	+ 373.6	+ 413.1
1938	+ 1,033.3	+ 636.6	+ 586.0	+ 396.9	+ 618.9	+ 537.1
1956	+ 3.1	+ 5.0	+ 9.4	+ 5.1	+ 12.2	+ 12.1

TABLE 4. Cheques Cashed Against Individual Accounts — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
(Thousand dollars)						
1924	117,115	3,792,839	33,043	59,364	1,409,852	255,948
1925	126,234	4,182,585	43,392	64,256	1,475,011	302,978
1926	140,930	3,877,247	49,982	77,072	1,553,256	329,505
1927	160,733	4,004,980	51,397	82,664	1,595,940	374,452
1928	203,265	5,187,630	55,373	92,705	1,984,486	422,080
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1930	194,543	3,712,135	25,100	93,831	1,812,725	415,915
1931	143,057	3,279,818	3,173 ¹	67,987	1,416,429	321,334
1932	114,982	3,138,454	—	51,107	1,190,466	261,265
1933	100,030	4,798,188	—	47,213	1,207,251	237,126
1934	102,963	4,682,240	—	52,391	1,320,857	252,721
1935	110,058	4,632,792	—	59,819	1,349,924	262,719
1936	121,553	4,660,522	—	70,090	1,682,787	322,482
1937	121,375	2,988,969	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1939	121,854	3,439,565	—	78,647	1,587,411	354,226
1940	140,367	3,847,415	—	92,381	1,673,282	371,451
1941	160,690	4,011,317	—	110,026	1,905,072	412,047
1942	179,836	3,872,888	—	138,131	2,222,168	480,583
1943	208,745	5,592,307	—	153,522	2,636,095	507,788
1944	264,084	6,986,366	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,393	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,370	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,711
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,238	—	491,737	9,193,883	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,170
1954	701,960	11,416,902	—	608,577	9,752,577	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,516	—	742,205	13,523,017	2,356,084
Percentage change, 1957 over:						
1929	+ 279.1	+ 180.2	—	+ 604.5	+ 471.6	+ 421.5
1938	+ 639.7	+ 405.1	—	+ 903.4	+ 774.6	+ 643.3
1956	+ 9.8	- 2.4	—	+ 3.5	+ 7.5	+ 21.8

1. Weyburn Branches absorbed by Imperial Bank May 1, 1931.

TABLE 5. Cheques Cashied by Clearing Centres and Months, During 1956 and 1957

1. Atlantic Provinces

Month	Charlottetown		Fredericton		Glance Bay	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	15,316,435	17,406,947	41,114,867	42,231,332	3,500,947	3,535,835
February	12,538,817	12,862,734	29,202,405	39,432,518	3,002,785	2,762,261
March	13,670,256	19,856,385	43,279,551	46,206,492	3,296,651	3,189,393
April	16,504,944	16,207,130	37,452,140	38,937,083	3,280,015	3,520,988
May	18,142,477	20,229,129	34,123,075	38,429,504	4,055,857	4,049,105
June	9,143,087	18,252,064	42,457,956	40,525,959	3,787,172	3,905,922
July	21,957,178	23,508,844	44,859,508	46,271,976	3,943,775	4,269,294
August	25,604,522	21,505,104	52,573,150	39,899,424	3,708,896	3,773,615
September	15,503,381	18,630,678	34,768,816	41,785,339	3,451,233	3,987,268
October	18,344,202	22,447,914	55,655,282	51,033,442	3,836,963	3,952,595
November	19,610,389	25,322,795	38,847,019	40,758,363	3,820,850	4,368,015
December	23,316,068	24,856,731	41,095,610	45,036,163	4,154,341	4,853,811
Total	209,651,756	241,086,455	495,429,379	510,547,595	43,839,485	46,168,102
	Halifax		Moncton		Saint John	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	149,350,731	165,925,802	46,543,466	50,697,078	64,593,966	93,584,752
February	125,158,649	121,448,441	47,109,171	44,803,168	61,010,475	62,645,790
March	144,468,457	150,963,642	51,580,123	46,524,537	61,580,283	66,778,834
April	145,359,698	145,125,132	51,291,709	50,609,187	71,781,528	72,967,019
May	150,992,507	160,068,213	55,342,877	55,830,317	70,069,893	74,273,942
June	160,862,870	155,240,390	51,969,092	51,041,646	65,968,899	66,426,736
July	195,795,593	165,576,793	54,658,656	55,252,004	83,058,718	78,823,936
August	149,611,024	147,169,510	47,062,337	52,528,592	67,908,981	126,459,285
September	159,281,252	156,187,415	46,380,130	49,422,131	60,435,606	81,849,685
October	161,782,502	164,725,151	54,839,117	48,181,580	73,593,362	70,570,114
November	183,474,247	156,897,604	58,460,095	52,658,360	74,012,488	80,730,490
December	174,231,012	172,934,100	50,860,837	53,438,905	70,900,866	98,984,382
Total	1,900,368,542	1,862,262,193	616,097,610	610,987,505	824,915,065	974,094,965
	St. John's		Sydney		Total for 8 centres	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	61,188,861	64,620,863	21,158,716	23,127,578	402,767,989	461,130,187
February	53,861,066	56,801,643	21,161,247	20,687,931	353,044,615	361,444,486
March	61,204,143	55,619,122	22,665,256	21,555,111	401,744,720	410,693,516
April	58,166,599	61,034,152	22,949,946	23,826,729	406,786,579	412,227,420
May	77,099,702	72,098,374	26,244,918	26,697,908	436,071,306	451,676,492
June	62,810,943	64,600,693	26,816,608	17,381,017	423,816,627	417,374,427
July	70,674,997	72,207,292	27,120,548	22,341,335	502,088,973	468,251,474
August	70,055,037	67,217,369	26,258,411	22,026,626	442,782,358	480,579,525
September	63,501,518	66,554,700	23,386,943	18,712,631	406,708,879	437,129,847
October	76,335,209	75,540,866	28,206,668	22,272,506	472,593,305	458,724,168
November	71,939,647	76,579,357	26,444,395	20,698,333	476,609,130	458,013,317
December	67,844,618	73,664,250	26,800,917	20,246,553	459,204,269	494,014,895
Total	794,682,340	806,538,681	299,214,573	259,574,258	5,184,198,750	5,311,259,754

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1956 and 1957 — Continued

2. Province of Quebec

Month	Chicoutimi		Drummondville		Granby	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	20,231,134	22,069,430	11,292,467	12,260,348	15,418,457	16,603,548
February	18,578,954	20,386,440	10,731,881	10,727,383	14,231,279	15,177,875
March	20,535,090	21,314,612	12,293,732	12,759,485	14,575,784	15,250,889
April	20,385,318	21,597,139	12,649,349	13,851,852	16,522,748	15,891,804
May	22,756,770	23,728,549	13,678,604	14,345,622	18,913,975	18,422,249
June	20,670,662	19,857,490	12,499,157	13,903,871	16,929,205	17,951,538
July	26,496,552	24,463,837	13,535,221	15,582,482	17,602,601	20,576,785
August	24,306,977	22,006,306	14,731,497	15,352,782	17,922,661	18,229,077
September	21,992,683	22,232,838	12,629,263	14,379,163	16,409,303	18,929,182
October	26,008,280	23,317,675	14,326,775	15,483,636	19,300,376	20,802,782
November	24,568,349	21,291,429	14,918,283	14,734,264	17,937,650	20,068,304
December	25,021,435	25,079,034	13,051,729	15,659,915	18,588,861	19,408,619
Total	271,552,204	267,344,779	156,337,957	169,040,803	204,352,900	217,312,652
	Montreal		Quebec City		St. Hyacinthe	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	4,221,678,659	4,684,273,254	400,130,699	461,540,864	18,053,089	18,833,714
February	3,651,634,843	4,021,039,168	338,210,361	353,869,600	17,672,268	17,658,046
March	4,100,574,070	4,487,899,686	375,658,115	384,235,949	19,053,506	19,600,455
April	4,294,194,806	4,648,010,742	334,213,386	357,865,523	19,189,935	19,589,811
May	4,717,114,582	4,869,605,269	366,511,499	383,239,940	23,508,536	22,447,879
June	4,391,479,996	4,319,144,019	341,548,019	364,159,153	20,162,074	19,182,449
July	4,688,875,922	4,864,412,874	422,856,296	396,590,145	21,182,763	21,878,041
August	4,240,890,464	4,251,804,895	371,098,249	364,706,910	20,758,870	20,711,340
September	3,912,303,925	4,030,430,943	355,460,062	353,503,909	19,335,550	22,222,282
October	4,730,794,976	5,127,054,316	432,274,156	419,668,699	22,746,023	23,823,621
November	4,800,169,706	4,625,189,596	433,409,037	405,505,404	23,763,679	25,557,104
December	4,774,569,980	5,009,065,232	404,478,985	430,422,741	21,582,138	24,283,231
Total	52,524,281,929	54,937,929,994	4,575,848,864	4,675,308,837	247,008,431	255,787,973
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	11,066,954	13,761,999	38,455,681	45,149,827	34,237,769	38,096,423
February	10,347,509	12,010,068	36,531,735	44,685,925	31,762,588	37,249,240
March	12,588,344	13,802,372	40,313,830	40,119,145	35,708,703	37,334,148
April	11,849,472	14,577,125	48,107,511	44,208,137	37,072,207	38,274,494
May	14,262,973	15,039,158	49,598,108	47,463,674	43,564,384	45,206,800
June	13,759,752	13,827,001	43,529,277	42,185,406	37,851,615	39,114,659
July	14,502,521	15,518,922	47,959,230	47,554,797	43,325,887	44,519,469
August	15,083,269	14,434,004	46,668,137	45,341,200	41,779,509	41,147,006
September	13,586,136	14,204,688	42,574,957	41,747,058	40,534,708	40,009,699
October	15,372,871	15,259,874	49,539,287	46,638,854	46,347,584	45,223,944
November	15,605,260	16,053,398	49,166,560	47,343,133	46,627,630	46,337,236
December	13,590,003	14,923,423	43,205,656	47,789,609	41,615,305	43,515,553
Total	161,615,064	173,412,032	535,649,969	540,226,765	480,427,889	496,028,671

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1956 and 1957 — Continued

2. Province of Quebec — Concluded

Month	Valleyfield		Total for 10 centres	
	1956	1957	1956	1957
	\$	\$	\$	\$
January	9,413,399	11,944,644	4,779,978,308	5,324,534,051
February	8,581,894	9,788,280	4,138,283,312	4,542,592,025
March	10,728,964	10,604,084	4,642,030,138	5,042,920,825
April	10,067,064	12,727,504	4,804,251,795	5,186,594,131
May	11,490,518	12,797,778	5,281,399,949	5,452,296,918
June	10,524,016	11,096,358	4,908,953,773	4,860,421,944
July	11,190,135	13,036,475	5,307,527,128	5,464,133,827
August	11,915,565	12,267,103	4,805,155,198	4,806,000,623
September	10,276,984	11,757,487	4,445,103,571	4,569,417,249
October	13,078,686	12,164,342	5,369,789,014	5,749,437,743
November	15,068,522	13,882,984	5,441,234,676	5,235,962,852
December	11,230,104	12,651,543	5,366,934,196	5,642,798,900
Total	133,565,851	144,718,582	59,290,641,058	61,877,111,088

3. Province of Ontario

	Brantford		Chatham		Cornwall	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	44,344,379	49,012,815	38,244,527	43,587,061	29,256,426	31,547,015
February	42,181,231	43,196,939	33,992,670	37,707,139	27,102,200	28,517,838
March	46,505,717	46,166,203	33,184,485	41,577,367	28,380,476	31,008,448
April	46,112,201	49,992,633	32,097,942	36,562,124	27,729,632	32,676,849
May	58,285,930	52,241,607	40,306,134	43,779,493	31,113,874	33,511,930
June	49,652,644	46,661,263	38,669,622	42,395,427	29,785,248	31,431,993
July	55,328,105	55,727,020	36,243,488	66,795,943	35,534,526	37,136,069
August	52,127,492	48,932,536	37,635,416	36,869,529	38,704,597	32,979,761
September	47,035,281	47,574,874	29,572,451	39,988,689	26,175,910	36,580,232
October	52,378,326	50,586,810	38,896,004	66,398,481	38,678,386	38,064,181
November	53,416,401	49,698,549	50,338,893	55,311,539	39,395,867	34,137,790
December	49,087,926	48,173,263	39,765,582	41,255,815	35,421,587	37,647,010
Total	596,455,633	587,964,512	448,947,214	552,228,607	387,278,729	405,239,116

	Fort William		Guelph		Hamilton	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	28,218,210	37,869,109	25,219,713	29,788,787	324,689,974	359,098,992
February	25,586,784	28,490,706	23,644,750	25,765,975	311,474,432	321,621,212
March	27,969,262	32,850,454	26,515,383	25,794,906	343,629,151	329,919,370
April	26,846,812	33,276,803	25,307,906	28,499,732	312,168,778	346,661,335
May	44,218,603	36,262,884	31,195,908	30,948,804	377,187,495	399,532,729
June	32,184,030	36,757,900	27,734,912	25,013,341	345,226,045	347,212,569
July	35,305,628	45,535,956	30,419,788	33,529,674	376,966,838	388,059,717
August	37,683,106	39,611,423	26,535,102	24,313,880	343,529,470	345,572,957
September	33,090,100	38,739,633	25,065,420	27,470,173	322,264,107	334,537,440
October	40,056,706	40,663,732	29,913,435	32,552,589	387,951,739	396,699,203
November	40,338,313	44,772,697	32,586,221	31,638,284	376,797,926	409,493,601
December	39,052,061	41,061,032	28,184,074	38,683,836	357,406,596	377,558,957
Total	410,549,615	455,892,329	332,322,612	353,999,981	4,179,292,551	4,355,968,082

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1956 and 1957 — Continued

3. Province of Ontario — Continued

Month	Kingston		Kitchener		London	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	37,260,105	36,759,825	73,682,600	86,344,485	183,246,278	211,445,275
February	32,408,698	31,599,633	64,387,224	78,583,813	155,891,278	176,921,317
March	32,575,107	32,078,360	72,454,464	72,459,648	183,409,016	188,591,996
April	35,431,484	35,115,230	76,150,065	80,703,006	189,616,539	212,328,333
May	46,146,379	41,108,299	87,666,910	87,545,974	213,412,795	214,406,096
June	40,545,384	36,719,592	77,797,982	75,564,818	195,929,910	200,871,534
July	39,901,605	41,525,083	82,322,390	89,021,040	186,917,976	244,203,022
August	42,345,295	36,297,859	76,480,628	74,399,865	195,226,385	189,722,217
September	33,761,003	39,195,523	71,855,647	77,935,460	153,948,776	186,252,666
October	42,285,628	35,735,066	87,529,411	82,028,731	212,165,996	219,298,280
November	42,248,398	41,672,367	86,944,778	85,253,712	215,819,848	221,796,812
December	39,526,428	41,756,023	83,038,242	39,010,901	194,364,208	223,744,808
Total	464,435,514	449,613,360	940,310,341	978,856,453	2,279,949,005	2,489,582,356
	Niagara Falls		Oshawa		Ottawa	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	41,706,246	46,691,214	50,086,721	165,357,109	282,324,606	306,302,479
February	40,872,267	40,444,502	52,516,857	131,568,164	235,798,358	312,853,275
March	41,819,012	43,369,130	98,805,756	150,575,210	244,492,513	274,794,856
April	45,686,652	45,153,538	130,977,701	165,067,510	293,711,938	310,438,151
May	47,682,185	49,001,974	185,959,125	187,766,896	296,657,820	301,149,657
June	43,556,753	43,573,418	165,655,847	188,311,920	293,993,430	308,941,730
July	48,534,503	47,959,651	155,590,237	169,062,936	300,709,761	329,971,185
August	45,999,797	44,512,708	143,505,738	110,871,580	284,416,319	295,994,577
September	42,303,197	45,180,093	88,844,445	87,878,309	277,535,194	312,281,937
October	48,936,283	50,345,534	85,719,699	79,481,344	405,062,166	355,741,313
November	49,124,689	50,709,785	134,706,234	151,936,437	341,820,114	346,635,337
December	44,490,519	47,847,636	141,323,528	152,072,785	310,974,115	368,003,154
Total	540,712,103	554,789,183	1,433,691,888	1,739,950,200	3,567,496,334	3,823,157,631
	Peterborough		Port Arthur			
	1956	1957	1956	1957		
	\$	\$	\$	\$		
January	33,632,069	46,087,373	22,932,023		27,270,878	
February	34,676,892	38,923,438	22,027,229		25,228,595	
March	37,833,614	39,263,296	22,821,589		25,002,152	
April	33,231,829	44,765,802	21,944,339		26,911,184	
May	47,627,598	49,773,104	26,029,879		28,833,974	
June	43,753,756	42,945,295	25,767,234		28,389,332	
July	51,014,460	49,038,815	27,465,113		32,601,598	
August	44,567,079	41,922,152	28,169,618		29,948,778	
September	38,323,507	42,574,734	25,592,276		31,440,380	
October	50,474,121	44,386,065	29,541,630		33,234,166	
November	49,764,345	45,735,474	31,787,212		35,899,813	
December	45,741,137	47,846,484	30,596,705		34,117,809	
Total	515,640,907	533,262,032	314,675,347		358,879,159	

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1956 and 1957 — Continued
3. Province of Ontario — Concluded

Month	St. Catharines		Sarnia		Sault Ste. Marie	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	53,509,491	66,315,092	44,650,741	46,065,579	46,292,942	55,979,042
February	51,448,314	58,565,406	39,321,333	39,799,039	41,219,016	43,939,265
March	61,369,168	60,168,180	42,136,251	41,132,737	38,763,838	43,976,527
April	61,879,286	61,282,321	42,942,977	47,025,704	41,004,734	62,433,501
May	75,878,643	65,888,414	50,034,914	48,547,933	47,370,394	68,074,669
June	70,582,472	69,427,153	51,236,961	47,086,680	43,884,065	51,656,203
July	69,162,942	73,608,175	50,653,800	50,814,347	49,027,196	77,930,523
August	66,374,797	61,110,714	48,408,266	47,993,104	57,862,886	53,613,697
September	55,318,895	66,884,992	39,698,148	46,705,024	46,992,753	59,857,588
October	74,553,460	68,128,501	47,690,342	56,202,276	59,556,153	73,233,602
November	72,640,852	72,826,865	47,236,712	48,680,356	55,840,520	56,857,942
December	67,904,894	70,926,404	48,802,525	51,786,849	55,854,766	62,530,171
Total	780,623,214	795,132,217	552,812,970	571,839,628	583,669,263	710,082,730
	Sudbury		Timmins		Toronto	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	42,295,633	52,834,477	13,021,003	14,325,606	5,042,215,101	6,035,295,912
February	36,481,143	45,813,034	12,011,425	12,929,116	4,441,091,282	5,324,921,076
March	43,082,199	46,678,695	14,217,624	14,415,357	5,274,405,943	5,715,424,305
April	44,780,346	52,547,903	14,878,122	14,968,896	5,744,336,956	6,454,788,163
May	52,649,006	58,556,979	16,107,337	17,047,409	6,249,532,954	6,726,764,320
June	50,290,718	51,026,437	15,397,572	15,162,309	5,692,877,922	6,163,006,298
July	53,810,233	58,910,464	15,454,076	16,069,190	5,903,150,099	6,667,947,462
August	52,036,708	53,037,756	15,060,670	14,341,379	5,281,523,180	5,365,490,676
September	48,370,268	54,214,625	14,456,198	14,453,061	4,695,058,437	5,533,731,425
October	48,853,644	56,561,396	16,289,941	14,495,575	5,798,116,402	6,525,640,628
November	56,631,962	55,620,957	16,279,988	15,153,312	5,868,455,511	6,338,539,215
December	51,168,707	55,655,400	15,528,796	14,663,256	6,310,399,926	6,646,083,383
Total	580,450,567	641,458,123	178,702,752	178,024,466	66,301,163,713	73,497,632,863
	Windsor		Total for 21 Centres			
	1956	1957	1956	1957		
	\$	\$	\$	\$		
January	237,608,306	217,488,354	6,694,437,094	7,965,466,479		
February	206,992,941	188,514,272	5,931,126,324	7,035,903,754		
March	250,540,428	195,330,476	6,964,910,996	7,450,578,173		
April	238,688,374	207,418,768	7,490,525,113	8,348,667,486		
May	242,116,790	215,063,114	8,267,180,673	8,755,806,259		
June	197,835,057	178,505,991	7,532,357,564	8,030,661,203		
July	222,081,921	212,324,583	7,825,594,685	8,787,772,453		
August	210,446,166	174,415,293	7,128,638,715	7,121,952,441		
September	154,914,879	163,563,639	6,270,176,892	7,287,040,997		
October	207,503,348	197,019,734	7,802,152,820	8,516,547,207		
November	204,656,824	188,903,632	7,866,832,108	8,381,279,476		
December	201,304,795	192,990,177	8,189,937,117	8,683,415,153		
Total	2,574,689,829	2,331,538,033	87,963,870,101	96,365,091,081		

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1956 and 1957 — Continued

4. Prairie Provinces

Month	Brandon		Calgary		Edmonton	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	16, 312, 142	18, 223, 703	484, 570, 505	759, 956, 188	349, 978, 120	401, 074, 736
February	14, 174, 617	15, 098, 597	461, 258, 855	630, 314, 193	307, 901, 039	366, 398, 874
March	14, 514, 614	15, 641, 968	457, 078, 899	905, 513, 894	360, 551, 783	384, 792, 718
April	15, 825, 274	18, 295, 888	533, 550, 047	735, 449, 567	361, 412, 443	430, 882, 502
May	20, 096, 871	19, 487, 822	761, 341, 465	693, 198, 386	406, 589, 959	408, 048, 847
June	18, 944, 468	17, 821, 036	572, 097, 216	595, 131, 080	400, 800, 210	399, 530, 591
July	18, 771, 715	19, 571, 578	597, 492, 356	779, 308, 981	444, 464, 347	413, 906, 610
August	20, 633, 654	18, 610, 772	648, 065, 077	632, 306, 962	416, 749, 266	400, 917, 742
September	15, 646, 357	15, 837, 548	656, 502, 572	664, 068, 592	375, 791, 572	416, 327, 322
October	20, 912, 258	19, 988, 564	749, 616, 499	680, 235, 201	452, 908, 607	431, 053, 368
November	23, 258, 411	23, 495, 847	724, 053, 952	613, 177, 205	449, 376, 263	405, 432, 400
December	18, 826, 678	19, 959, 957	634, 449, 319	630, 828, 772	402, 251, 950	417, 790, 679
Total	217, 917, 059	222, 033, 280	7, 280, 076, 762	8, 319, 489, 021	4, 728, 775, 559	4, 876, 156, 389
	Lethbridge		Medicine Hat		Moose Jaw	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	27, 121, 078	32, 109, 308	11, 695, 937	13, 830, 253	24, 846, 302	27, 773, 992
February	24, 332, 918	27, 719, 272	10, 411, 621	11, 146, 600	20, 360, 411	22, 844, 411
March	28, 388, 780	33, 391, 962	12, 010, 887	14, 590, 331	22, 807, 097	26, 281, 942
April	32, 358, 689	34, 124, 770	15, 149, 100	15, 280, 065	23, 395, 964	26, 027, 483
May	35, 943, 430	34, 568, 648	14, 984, 497	15, 987, 056	26, 313, 745	26, 802, 915
June	36, 481, 663	34, 702, 606	14, 899, 975	14, 870, 915	26, 097, 798	23, 456, 943
July	35, 979, 363	37, 018, 997	15, 591, 370	17, 646, 036	28, 132, 557	32, 238, 182
August	37, 071, 822	38, 081, 247	16, 144, 720	16, 304, 593	27, 437, 260	25, 821, 798
September	32, 410, 503	36, 269, 262	14, 357, 676	19, 021, 892	26, 493, 764	26, 967, 991
October	34, 377, 670	34, 704, 961	18, 747, 204	19, 413, 606	33, 471, 008	34, 172, 527
November	41, 157, 398	38, 625, 758	18, 719, 469	17, 261, 066	34, 878, 036	35, 810, 163
December	35, 787, 404	40, 216, 370	13, 914, 022	17, 791, 885	30, 204, 101	32, 711, 253
Total	401, 410, 718	421, 533, 161	176, 626, 478	193, 144, 298	324, 438, 043	340, 909, 600
	Prince Albert		Regina		Saskatoon	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January	13, 489, 306	14, 700, 054	182, 592, 810	293, 241, 200	55, 762, 150	64, 142, 268
February	10, 971, 566	13, 213, 016	155, 993, 984	186, 780, 467	48, 563, 500	53, 040, 448
March	11, 685, 362	14, 176, 207	181, 816, 419	192, 741, 400	50, 153, 885	59, 857, 148
April	12, 728, 327	16, 491, 324	223, 973, 333	266, 720, 601	52, 789, 926	69, 124, 888
May	13, 421, 751	15, 928, 939	264, 303, 284	270, 103, 675	66, 475, 237	72, 046, 591
June	13, 599, 910	14, 542, 622	273, 401, 127	241, 906, 934	66, 652, 294	68, 115, 081
July	14, 767, 825	15, 993, 020	279, 937, 389	292, 391, 242	71, 541, 710	77, 473, 041
August	14, 727, 554	16, 419, 306	283, 256, 348	271, 080, 081	74, 173, 268	75, 544, 545
September	12, 605, 165	15, 115, 667	234, 729, 098	238, 175, 601	64, 071, 723	70, 354, 465
October	15, 404, 000	15, 926, 524	277, 882, 486	320, 622, 972	76, 537, 894	78, 314, 495
November	16, 672, 824	16, 370, 951	276, 879, 771	262, 421, 563	77, 135, 922	83, 940, 966
December	15, 226, 578	16, 529, 552	250, 340, 480	397, 386, 375	69, 998, 930	77, 711, 335
Total	165, 300, 168	185, 407, 182	2, 885, 106, 529	3, 233, 572, 111	773, 856, 439	849, 665, 271

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1956 and 1957 — Concluded

4. Prairie Provinces — Concluded

Month	Winnipeg		Total for 10 Centres	
	1956	1957	1956	1957
	\$	\$	\$	\$
January.....	905,395,832	1,068,609,131	2,071,764,182	2,693,660,833
February.....	833,937,076	810,923,605	1,887,905,587	2,137,479,483
March.....	974,694,712	935,037,950	2,113,702,438	2,582,025,520
April.....	1,216,885,523	1,022,709,052	2,488,068,626	2,635,106,140
May.....	1,354,917,987	1,228,975,964	2,964,388,226	2,785,148,843
June.....	1,264,512,499	1,259,563,252	2,687,487,160	2,669,641,060
July.....	1,327,325,220	1,233,454,207	2,834,003,852	2,919,001,894
August.....	1,139,548,347	1,049,158,980	2,677,807,316	2,544,246,026
September.....	1,041,343,462	1,000,671,683	2,473,951,892	2,502,810,023
October.....	1,321,619,161	1,299,103,724	3,001,476,787	2,933,535,942
November.....	1,257,165,961	1,237,462,663	2,919,298,007	2,733,998,582
December.....	1,115,629,549	1,272,846,069	2,586,629,011	2,923,772,247
Total.....	13,752,975,329	13,418,516,280	30,706,483,084	32,060,426,593

5. British Columbia

	New Westminster		Vancouver		Victoria	
	1956	1957	1956	1957	1956	1957
	\$	\$	\$	\$	\$	\$
January.....	56,128,769	59,651,358	924,992,615	1,087,202,988	140,075,195	181,477,345
February.....	53,388,391	52,157,676	889,508,232	935,752,198	117,102,519	148,646,836
March.....	62,733,330	56,372,908	988,147,058	1,024,291,490	141,662,456	162,761,662
April.....	56,216,745	61,475,646	989,064,107	1,145,838,268	149,047,510	179,991,553
May.....	63,299,111	66,344,133	1,109,079,964	1,161,523,030	168,149,264	186,312,733
June.....	58,472,157	57,953,984	1,077,386,932	1,248,145,231	166,435,140	156,156,937
July.....	61,153,058	67,240,707	1,157,717,173	1,239,910,313	164,022,259	213,831,056
August.....	61,117,735	59,989,073	1,100,098,170	1,073,353,564	186,436,957	177,758,104
September.....	55,476,511	63,146,180	998,537,106	1,112,704,609	151,496,454	207,833,876
October.....	64,175,322	67,257,474	1,155,385,434	1,194,486,407	193,526,191	260,661,270
November.....	66,230,747	65,014,890	1,162,022,038	1,169,084,896	180,589,149	175,646,682
December.....	58,411,804	65,600,540	1,027,812,414	1,130,724,404	176,374,655	305,005,734
Total.....	716,803,680	742,204,569	12,579,751,243	13,523,017,398	1,934,917,749	2,356,083,788

Total for 3 Centres

Canada — 52 Centres

	1956	1957	1956	1957
	\$	\$	\$	\$
January.....	1,121,196,579	1,328,331,691	15,070,144,152	17,773,123,241
February.....	1,059,999,142	1,136,556,710	13,370,358,980	15,213,976,458
March.....	1,192,542,844	1,243,426,060	15,314,931,136	16,729,644,094
April.....	1,194,328,362	1,387,305,467	16,383,960,475	17,969,900,644
May.....	1,340,528,339	1,414,179,896	18,289,568,493	18,859,108,408
June.....	1,302,294,229	1,462,256,152	16,854,909,353	17,440,354,786
July.....	1,382,892,490	1,520,982,076	17,852,087,128	19,160,141,724
August.....	1,347,652,862	1,311,100,741	16,402,036,449	16,263,879,356
September.....	1,205,510,071	1,383,684,665	14,801,451,305	16,180,082,781
October.....	1,413,086,947	1,522,405,151	18,059,098,873	19,180,650,211
November.....	1,408,841,934	1,409,746,468	18,112,815,855	18,219,000,695
December.....	1,262,598,873	1,501,330,678	17,865,303,466	19,245,331,873
Total.....	15,231,472,672	16,621,305,755	198,376,665,665	212,235,194,271

CHART 6

CHEQUES CASHED COMPARED WITH OTHER ECONOMIC FACTORS

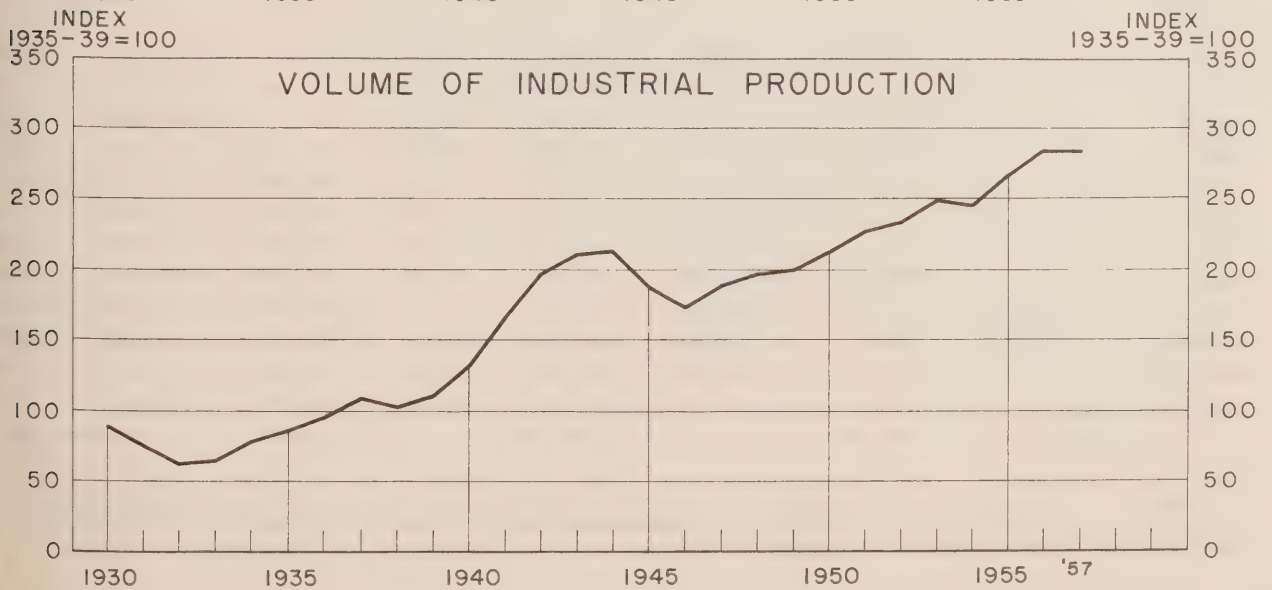
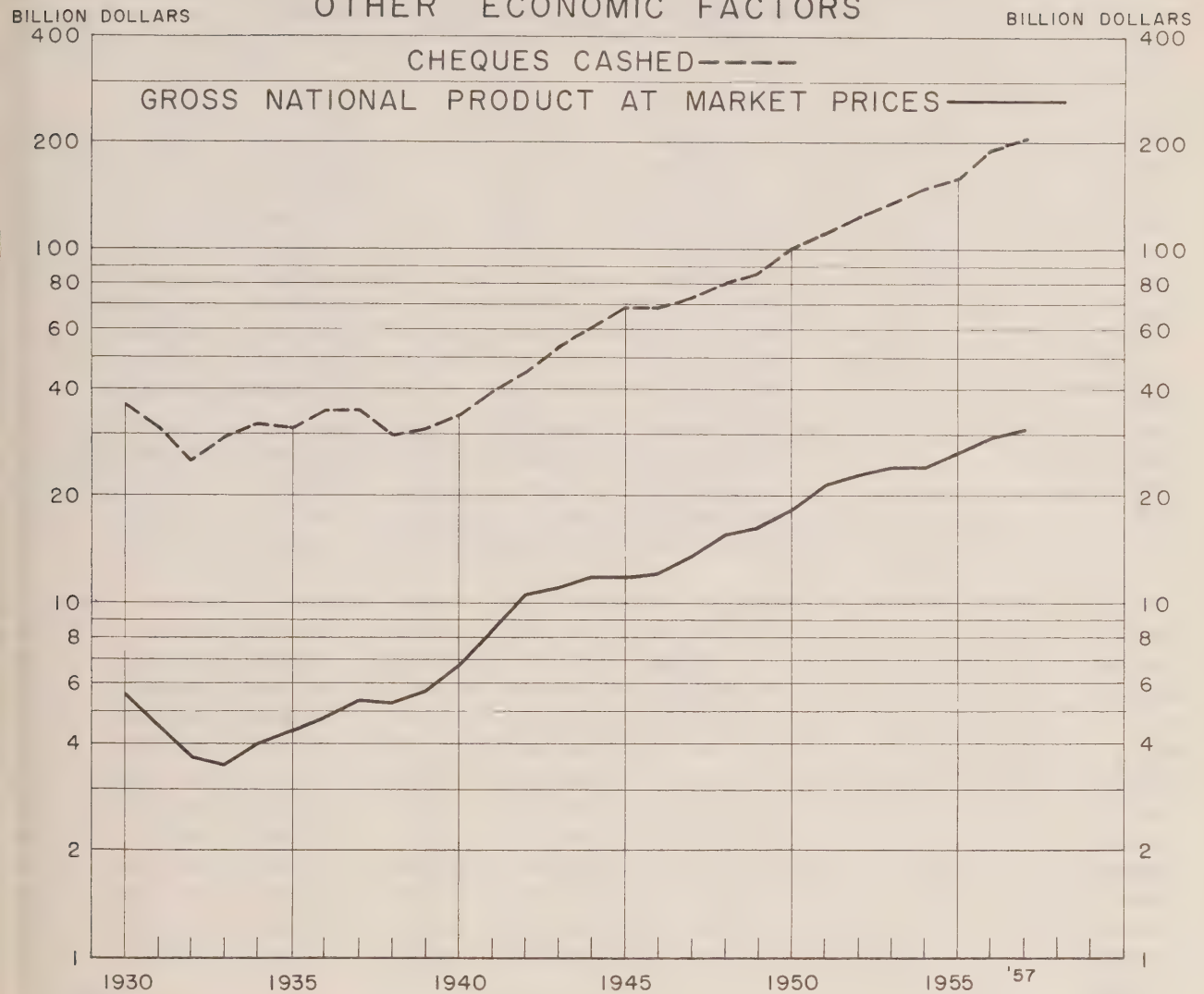


TABLE 6. Cheques Cashed Against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
	\$'000			\$'000		
1942	43,574,261	.	.	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	.	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,224,744	4,092,090	47.69	10,206,881	6,630,877	1.54
1956						
January	13,960,362	4,428,753	37.83	709,719	6,120,667	1.39
February	12,323,599	4,186,721	35.32	676,656	6,170,996	1.32
March	14,131,391	4,077,267	41.59	732,201	6,226,999	1.41
April	15,140,250	4,154,412	43.73	755,988	6,327,753	1.43
May	16,798,495	4,249,386	47.44	905,987	6,363,708	1.71
June	15,504,517	4,306,744	43.20	813,795	6,334,783	1.54
July	16,400,171	4,296,263	45.81	879,708	6,368,217	1.66
August	15,008,125	4,162,837	43.26	822,135	6,406,667	1.54
September	13,617,340	4,170,528	39.18	728,982	6,456,595	1.35
October	16,665,811	4,181,912	47.82	860,107	6,523,330	1.58
November	16,512,757	4,247,104	46.66	1,032,522	6,482,076	1.91
December	16,494,003	4,468,197	44.30	815,275	6,432,204	1.52
1957						
January	16,410,690	4,243,617	46.41	803,149	6,464,349	1.49
February	13,987,965	3,935,030	42.66	747,393	6,510,431	1.38
March	15,457,327	4,020,912	46.13	747,711	6,570,050	1.37
April	16,597,156	4,152,890	47.96	810,708	6,624,587	1.47
May	17,295,243	4,131,382	50.24	940,798	6,631,892	1.70
June	16,062,599	4,083,899	47.20	805,035	6,620,578	1.46
July	17,622,226	4,015,128	52.67	894,883	6,647,964	1.62
August	14,970,949	3,863,531	46.49	769,127	6,679,182	1.38
September	14,855,606	4,000,440	44.56	813,798	6,728,962	1.45
October	17,764,999	4,069,839	52.38	853,722	6,770,872	1.51
November	16,444,052	4,129,100	47.79	1,159,398	6,691,022	2.08
December	17,755,932	4,459,306	47.78	861,159	6,630,634	1.56

1. 35 centres.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

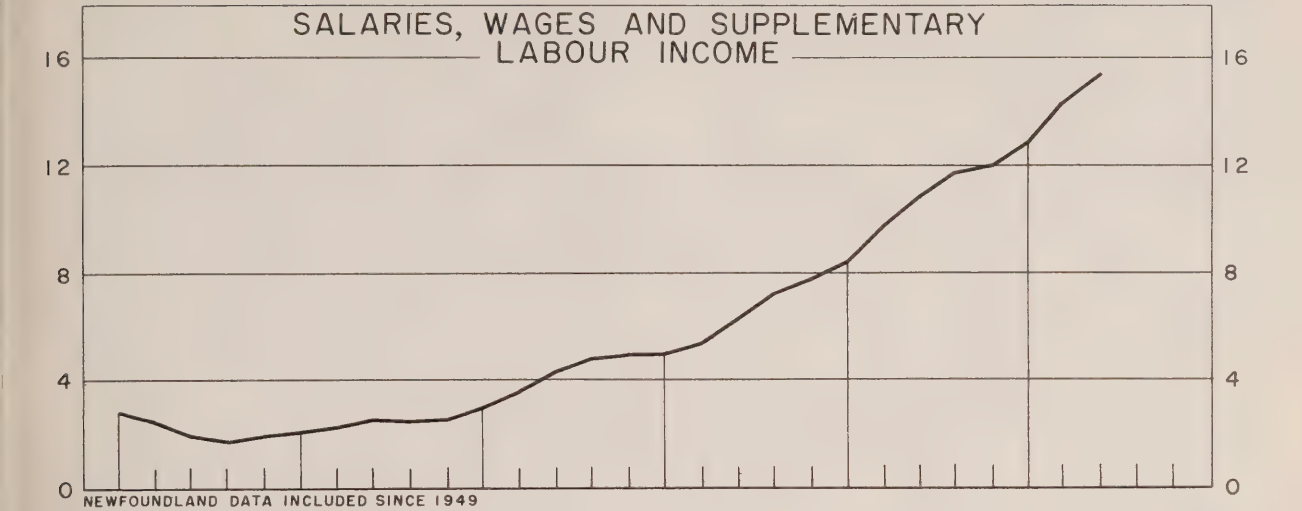
CHART 7

OTHER ECONOMIC FACTORS

BILLION DOLLARS

BILLION DOLLARS

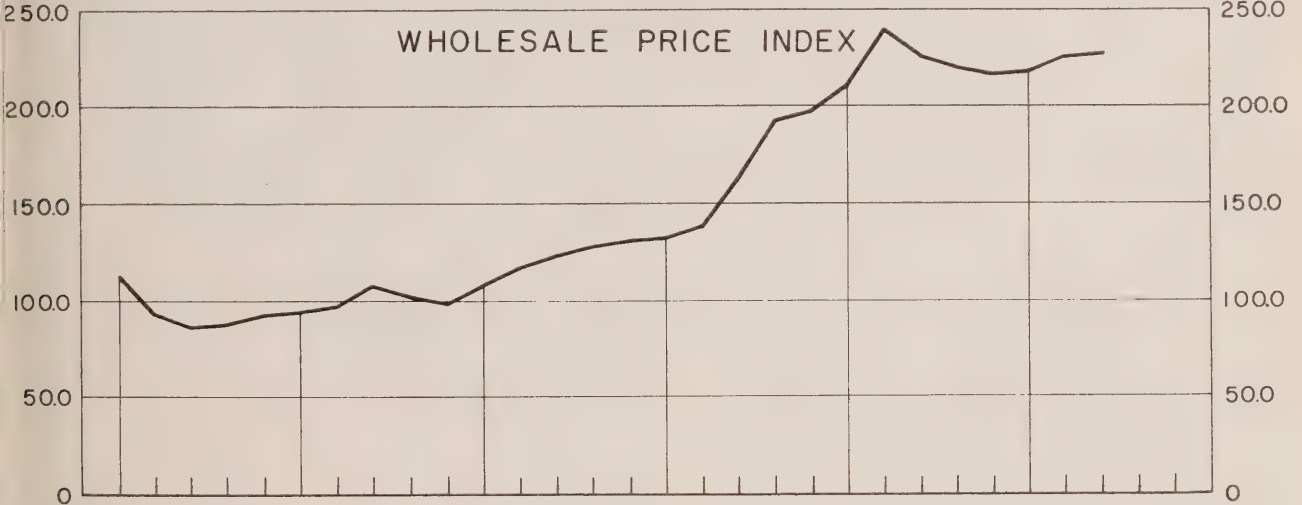
SALARIES, WAGES AND SUPPLEMENTARY LABOUR INCOME



INDEX
1935-39=100

INDEX
1935-39=100

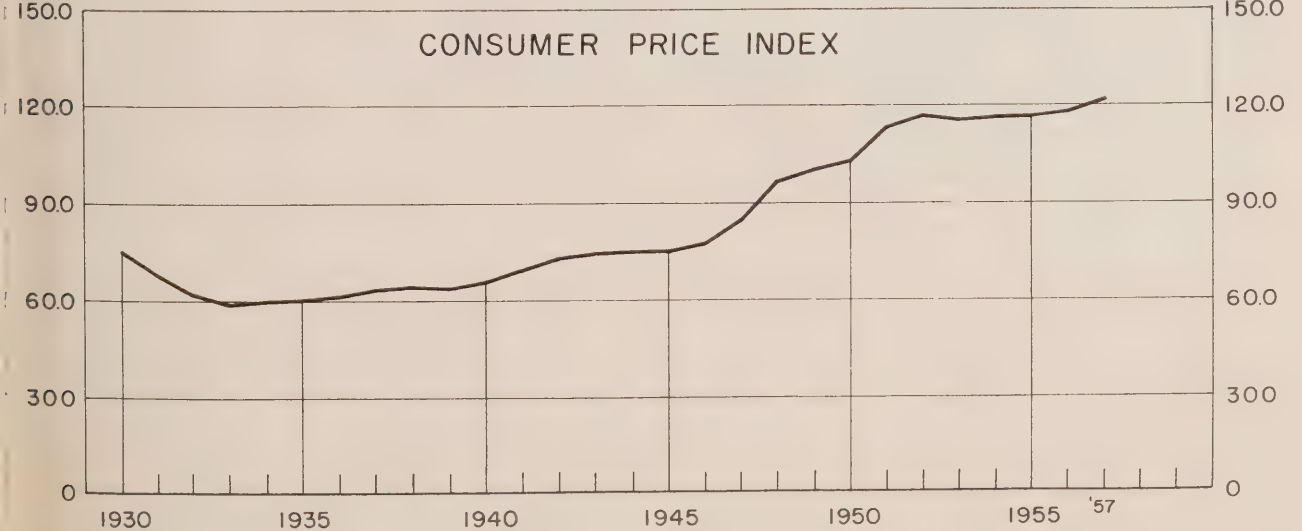
WHOLESALE PRICE INDEX



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INDEX
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CONSUMER PRICE INDEX





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CANADA



CHEQUES CASHED IN CLEARING CENTRES
1958

DOMINION BUREAU OF STATISTICS

Research and Development Division

Industrial Output Section

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CHEQUES CASHED IN CLEARING CENTRES

1958

Published by Authority of

The Honourable Gordon Churchill, Minister of Trade and Commerce

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1958. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Industrial Output Section of the Research and Development Division.

W.E. DUFFETT,
Dominion Statistician.

CONTENTS

	Page
Analytical Text	7
Definition and Coverage.....	8 - 10

Charts

1, 2, 3. Canada and Principal Cities, 1930 - 1958	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1930 - 1958.....	17, 19
6, 7. Comparisons with Other Economic Factors, 1930 - 1958	33, 35

Tables

1. Cheques cashed by Clearing House Centres, 1939, 1946, 1956, 1957 and 1958	12
2. Percentage Analysis by Centres, representative years, 1938 = 100.....	14
3. Relative Importance of Clearing House Centres, representative years....	16
4. Cheques cashed by Regions and Centres, 1924 - 1958.....	18, 20 - 25
5. Cheques cashed by Clearing Centres, by months, 1957 and 1958	26 - 32
6. Cheques cashed against Current and Savings accounts showing rate of turnover, 1942 - 58	34

CHEQUES CASHED IN CLEARING CENTRES

1958

The total value of cheques cashed in Canadian clearing centres again reached new record levels during 1958. The aggregate value of payments in the 35 older centres rose to \$221,290 million, an advance of nearly 8 per cent over 1957. Debits in four of the five economic regions rose in this comparison. Payments in Ontario increased by more than 11 per cent, and in the Prairie Provinces by nearly 8 per cent. Value of cheques cashed in Quebec and in the Atlantic Provinces advanced by 5 per cent and 4 per cent respectively. By contrast, debits in British Columbia declined by slightly over 2 per cent.

During 1958, indicators of general economic activity followed varying trends. The total Index of Industrial Production declined by 2.3 per cent as compared with 1957. The index of manufacturing production fell off by 3.6 per cent, but this decline was partly offset by an increase of over 8 per cent in the output of electricity and gas. The mining index during 1958 showed very little change from the previous year. Non-agricultural employment fell off by nearly 4 per cent as compared with 1957. Industrial payrolls declined only slightly in this comparison, reflecting higher weekly earnings.

Total value of retail trade rose by 2.9 per cent in the 1957-1958 comparison, and the consumer

price index averaged 2.6 per cent higher. The general index of wholesale prices averaged very slightly above its 1957 level. The value of exports during 1958 showed very little change from the level of 1957. The value of imports for the first ten months of 1958 was nearly 10 per cent below the corresponding period of 1957.

According to preliminary figures, total capital expenditures in 1958 were \$8,417 million, a decline of 3.4 per cent as compared with the 1957 total of \$8,717 million. This decrease was mainly due to a marked falling off in expenditures for machinery and equipment, which declined by over 16 per cent to \$2,462 million. Outlays for non-residential construction showed a decrease of 4 per cent as compared with the previous year. These declines were partly offset by an advance of almost 25 per cent in expenditures for housing construction, which rose to \$1,781 million.

In the financial sector common stock prices averaged more than 7 per cent below 1957, although they rose substantially in the final months of the year. Total value of life insurance sales during 1958 increased moderately as compared with the previous year.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. On the first page of this table, national and regional totals which include these 35 centres are given for the entire period. Totals for the last 5 years which include the 17 new clearing centres in the eastern and central regions are given at the foot of the page.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1958, the total value of bank debits for the 35 original centres was 374 per cent higher than

during 1929. Over this period the Atlantic Provinces, Ontario and British Columbia recorded similar advances of around 455 per cent. The Prairie Provinces and Quebec showed less substantial increases. The large increase in the Atlantic Provinces was due partly to the inclusion of St. Johns, Newfoundland in 1949.

Total payments in the 35 centres during the past year were 616 per cent greater than in 1938. British Columbia, with a gain of 739 per cent, recorded the largest regional advance in this comparison. Debits in the Prairie Provinces rose by 654 per cent, with Ontario, the Atlantic Provinces and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 million in 1938 to over \$221 million in 1958. Of this increase of over \$190 million, \$142 million, or nearly 75 per cent, was contributed by Ontario and Quebec.

The Centres

Cheques cashed in twenty-eight of the thirty-five older centres showed advances in 1958 as compared with the previous year, with seven recording declines. Payments in Toronto, Canada's leading centre, rose by nearly 12 per cent over 1957, and Montreal debits advanced by over 5 per cent. In Western Canada, payments in Winnipeg increased by 16.5 per cent, while value of cheques cashed in Vancouver fell off by nearly 3 per cent as compared with 1957.

Table 3 shows the relative importance of the 35 older Canadian centres, measured by their percentage contribution to the total recorded value of cheques cashed for selected years during the period 1924 to 1958. The proportion of total payments recorded in the Atlantic Provinces has fallen off in recent years, and in 1958 was below the 1939 level, despite the inclusion of St. Johns, Newfoundland as a clearing centre in 1949. Debits in the province of Quebec have accounted for slightly less than 30 per cent of the Canadian aggregate during the postwar period, falling off slightly to 28.6 per cent in 1958. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate fluctuated between 39 per cent and 45 per cent during most of the period, rising to 46.45 per cent in 1958. Toronto payments accounted for 80 per cent of the provincial total last year. Ottawa debits, which constituted a relatively high proportion of the provincial total during the second World War, have since fallen off as compared with other centres.

Debits in the Prairie Provinces stood at 15.6 per cent of the Canadian aggregate in 1958. Cheques cashed in Winnipeg contributed over 45 per cent of the regional total in 1958, although the relative importance of Winnipeg debits has declined since the war. Payments in Calgary fell off somewhat from the previous year to 3.5 per cent of the Canadian aggregate.

Value of cheques cashed in British Columbia stood at 7.3 per cent of the national total in 1958, well above this province's share of the Canadian aggregate before the second World War. Vancouver remains the predominant centre in this region.

Deposit Turnover

The rate of turnover of current deposits, computed on an annual basis, averaged 47.24 in 1958, slightly below the 1957 rate of 47.72. Value of cheques cashed against current deposits rose by about 8 per cent over 1957. Deposits were 9 per

cent higher in the same comparison. The annual rate of turnover of savings accounts declined from 1.54 in 1957 to 1.40 last year. For the first time in many years, debits against savings accounts showed a decrease from the preceding year.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 Centres	Coverage	52 Centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Total	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 Centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Total	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's

Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the

national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1957 and 1958 for all 52 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
		dollars	
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Total — All Canada	13,078,431,755	755,396,330	13,833,828,085

CHART 1

CHEQUES CASHED

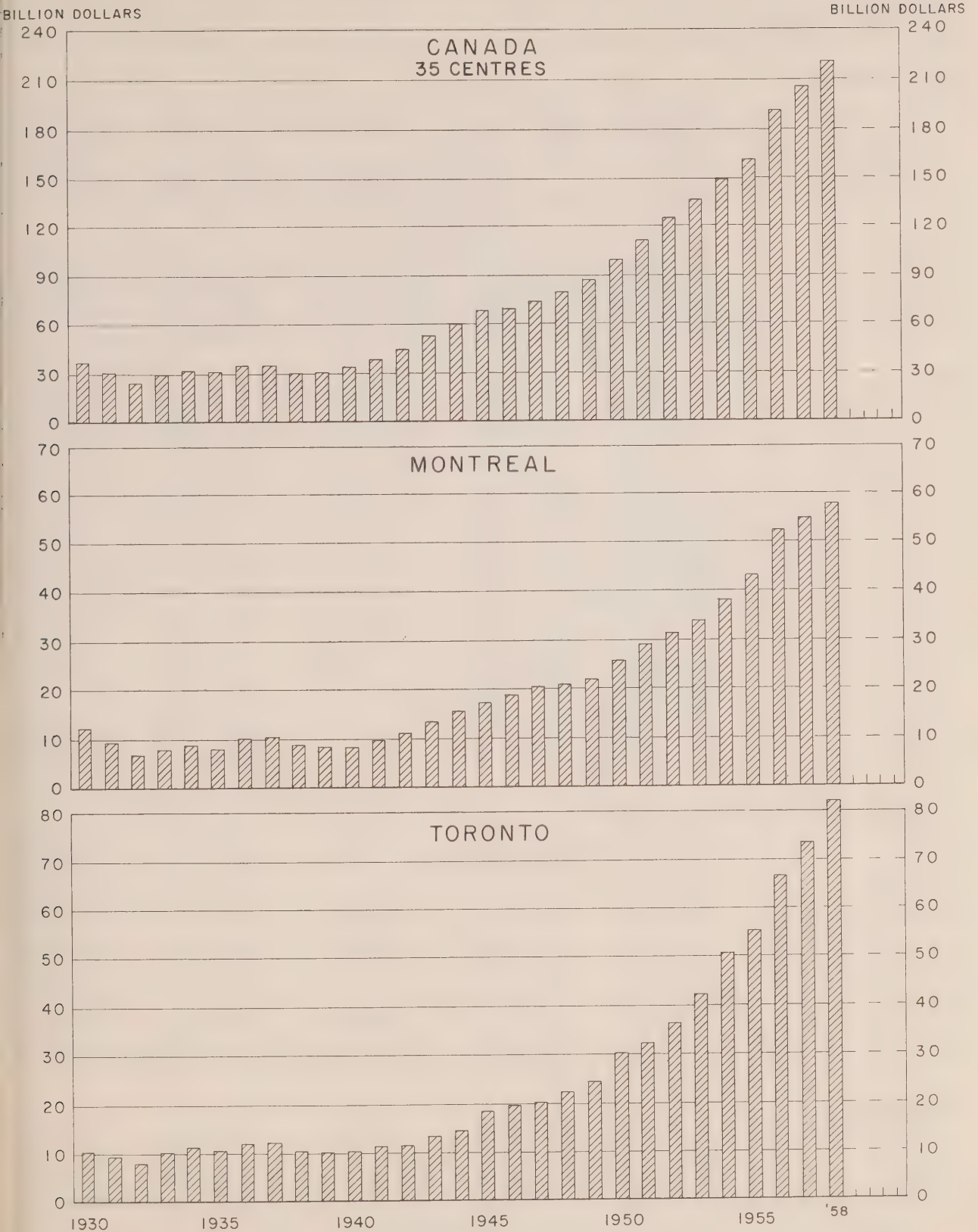


TABLE 1. Cheques Cashed Against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1956, 1957 and 1958

Clearing house centres	1939	1946	1956	1957	1958
	dollars				
Atlantic Provinces:					
Halifax	381,824,396	870,735,782	1,900,368,542	1,862,262,193	1,952,996,188
Moncton	108,891,549	276,711,273	616,097,610	610,987,505	644,872,678
Saint John	189,232,027	456,571,211	824,915,065	974,094,965	974,038,472
Saint John's	—	—	794,682,340	806,538,681	866,665,926
Totals	679,947,972	1,604,018,266	4,136,063,557	4,253,883,344	4,438,573,264
Quebec:					
Montreal	8,759,472,109	18,828,185,425	52,524,281,929	54,937,929,994	57,779,113,688
Quebec	977,211,370	1,722,532,681	4,575,848,864	4,675,308,837	4,994,969,283
Sherbrooke	83,715,973	198,641,707	535,649,969	540,226,765	544,068,582
Totals	9,820,399,452	20,749,359,813	57,635,780,762	60,153,465,596	63,318,151,553
Ontario:					
Brantford	107,113,483	269,742,168	596,455,633	587,964,512	611,025,605
Chatham	102,259,883	185,640,451	448,947,214	552,228,607	639,882,625
Cornwall	—	—	387,278,729	405,239,116	400,904,549
Fort William	67,033,183	185,151,376	410,549,615	455,892,329	458,694,532
Hamilton	644,434,304	1,460,388,257	4,179,292,551	4,355,968,082	4,681,253,378
Kingston	72,712,646	205,647,350	464,435,514	449,613,360	499,922,445
Kitchener	145,302,026	363,577,527	940,310,341	978,856,453	1,050,153,291
London	385,768,062	871,610,947	2,279,949,005	2,489,582,356	2,756,333,193
Ottawa	1,266,268,210	5,170,462,037	3,567,496,334 ¹	3,823,157,651 ¹	4,823,536,910 ¹
Peterborough	70,496,391	197,282,253	515,640,907	533,262,032	534,560,585
St. Catharines	—	253,814,244	780,623,214	795,132,217	800,628,561
Sarnia	76,489,776	244,695,664	552,812,970	571,839,628	589,935,036
Sudbury	85,812,435	153,372,708	580,450,567	641,458,123	613,036,685
Toronto	10,173,866,946	19,907,026,302	66,301,163,713	73,497,632,863	82,217,905,492
Windsor	420,933,103	933,544,600	2,574,689,829	2,331,538,033	2,120,835,274
Totals	13,618,490,448	30,401,955,884	84,580,096,136	92,469,365,362	102,798,608,161
Prairie Provinces:					
Brandon	33,810,275	104,139,525	217,917,059	222,033,280	229,039,246
Calgary	661,675,521	1,602,017,603	7,280,076,762	8,319,489,021	7,646,109,483
Edmonton	470,279,314	1,213,183,915	4,728,775,559	4,876,156,389	5,149,338,883
Lethbridge	56,702,076	146,971,392	401,410,718	421,533,161	441,664,205
Medicine Hat	27,707,009	74,791,412	176,626,478	193,144,298	201,480,020
Moose Jaw	83,327,283	185,849,046	324,438,043	340,909,600	392,210,021
Prince Albert	27,796,295	104,869,722	165,300,168	185,407,182	204,350,582
Regina	555,513,335	977,251,230	2,885,106,529	3,233,572,111	3,622,192,049
Saskatoon	121,853,807	349,200,751	773,856,439	849,665,271	971,923,570
Winnipeg	3,439,564,964	6,366,405,086	13,752,975,329	13,418,516,280	15,631,849,109
Totals	5,478,229,879	11,124,679,682	30,706,483,084	32,060,426,593	34,490,157,168
British Columbia:					
New Westminster	78,647,117	226,075,659	716,803,680	742,204,569	824,007,009
Vancouver	1,587,410,731	4,354,229,708	12,579,751,243	13,523,017,398	13,143,565,802
Victoria	354,226,232	787,288,421	1,934,917,749	2,356,083,788	2,276,891,156
Totals	2,020,284,080	5,367,593,788	15,231,472,672	16,621,305,755	16,244,463,967
CANADA	31,617,351,831	69,247,607,433	192,289,896,211	205,558,446,650	221,289,954,113

¹ Excludes some debits reported in preceding years.

ART 2

CHEQUES CASHED

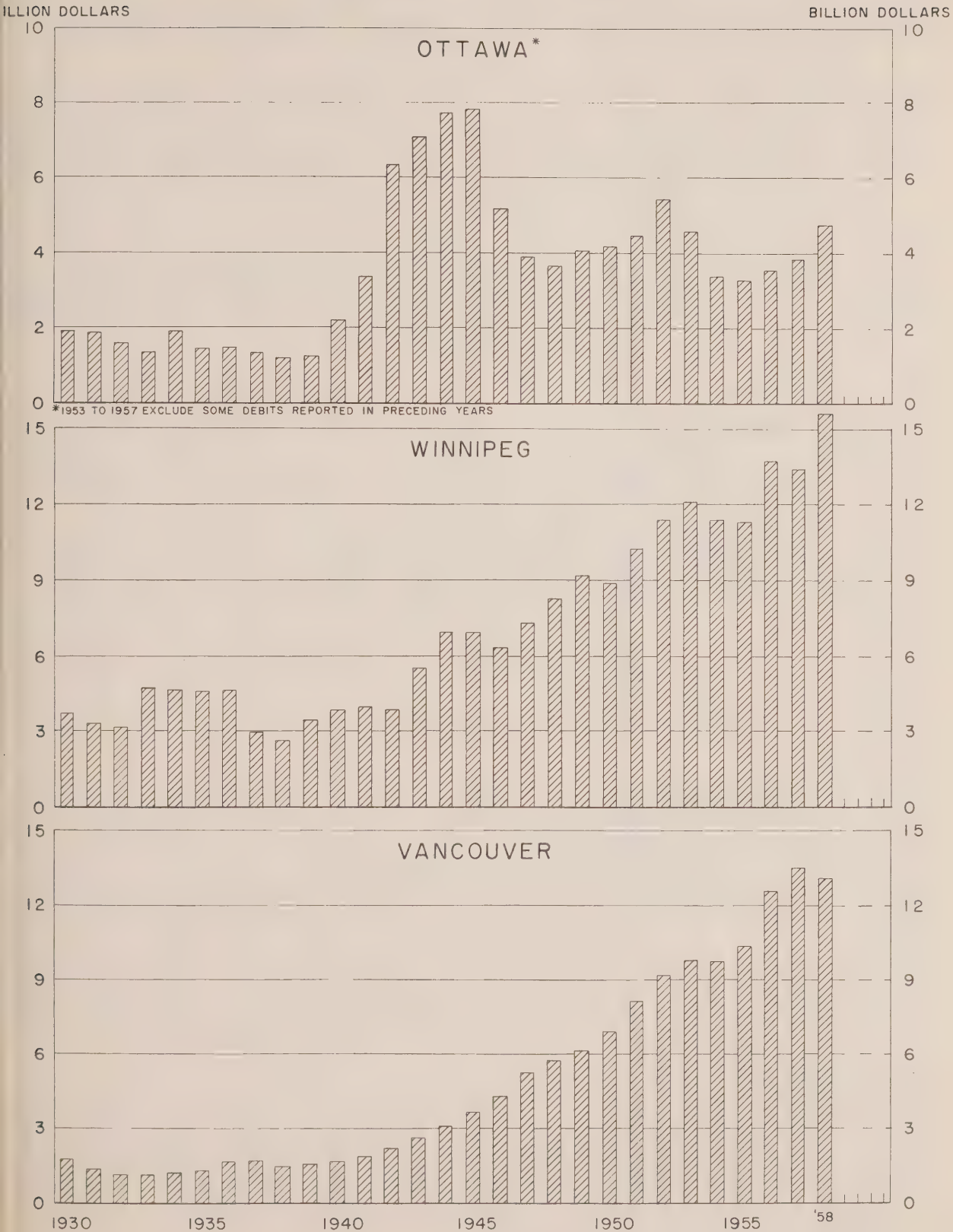


TABLE 2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1955	1956	1957	1958
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	479.2	559.5	548.3	575.0
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	516.6	569.7	565.0	596.3
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	375.6	429.9	507.6	507.6
Totals	91.4	124.7	75.2	106.3	207.5	250.8	566.5	646.6	665.0	693.9
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	480.4	583.2	610.0	641.6
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	482.0	522.5	533.9	570.4
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	535.9	639.7	645.1	649.7
Totals	81.6	165.4	86.0	98.5	172.8	208.2	481.0	578.4	603.6	635.4
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	483.7	544.9	537.1	558.2
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	411.9	434.7	534.7	619.6
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	520.1	602.6	669.2	673.3
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	569.0	668.7	696.9	749.0
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	588.5	652.2	631.4	702.0
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	579.4	666.7	694.1	744.6
London	68.3	109.1	76.9	99.1	171.6	223.9	528.0	585.8	639.6	708.2
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	271.4 ¹	296.3 ¹	317.6 ¹	400.7 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	541.5	733.8	758.9	760.7
Sarnia	—	194.5	114.4	101.3	246.1	324.1	631.8	732.3	757.5	781.5
Sudbury	—	40.3	49.4	101.3	133.0	181.0	586.9	685.2	757.2	723.6
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	533.4	635.8	704.8	788.4
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	588.0	584.8	529.5	481.7
Totals	81.2	134.3	94.3	98.6	194.8²	220.1	521.2	612.5	669.6	744.4
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	583.9	663.5	676.0	697.3
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	832.4	1,118.9	1,278.6	1,175.1
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	941.7	1,099.0	1,133.3	1,196.8
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	620.2	701.4	736.6	771.8
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	520.5	627.3	686.0	715.6
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	430.3	472.9	496.9	571.7
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	602.9	640.9	718.9	792.4
Regina	59.1	124.2	86.6	109.5	227.6	192.5	471.9	568.5	637.1	713.7
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	616.6	673.7	739.7	846.2
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	425.2	517.7	505.1	588.5
Totals	120.4	173.3	140.3	119.8	251.3	243.3	547.0	671.6	701.2	754.3
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	910.6	969.0	1,003.4	1,113.9
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	672.5	813.6	874.6	850.1
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	549.3	610.5	743.3	718.3
Totals	89.1	150.9	77.0	104.8	192.9	277.1	661.5	686.3	858.1	838.6
CANADA	87.8	150.9	97.0	102.2	196.2²	223.9	521.8	621.8	664.7	715.6

¹ Excludes some debits reported in preceding years.

² St. Catharines data are included in Ontario and Canada totals since 1944.

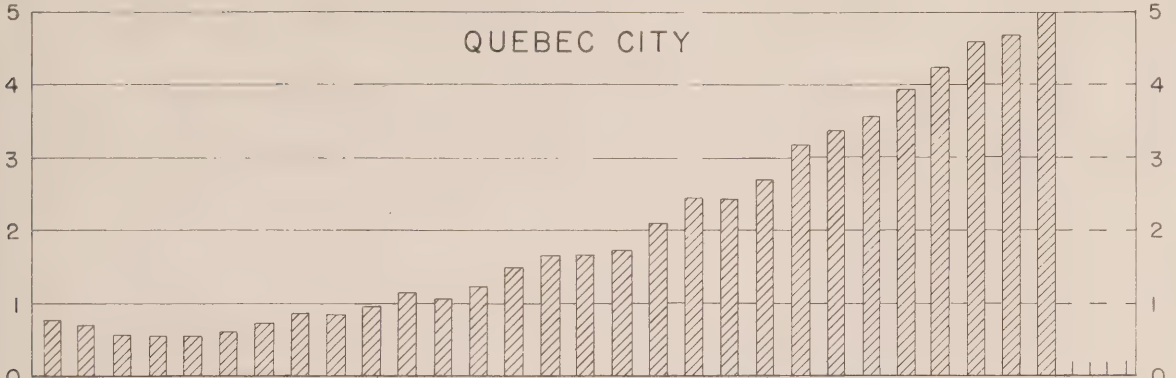
PART 3

CHEQUES CASHED

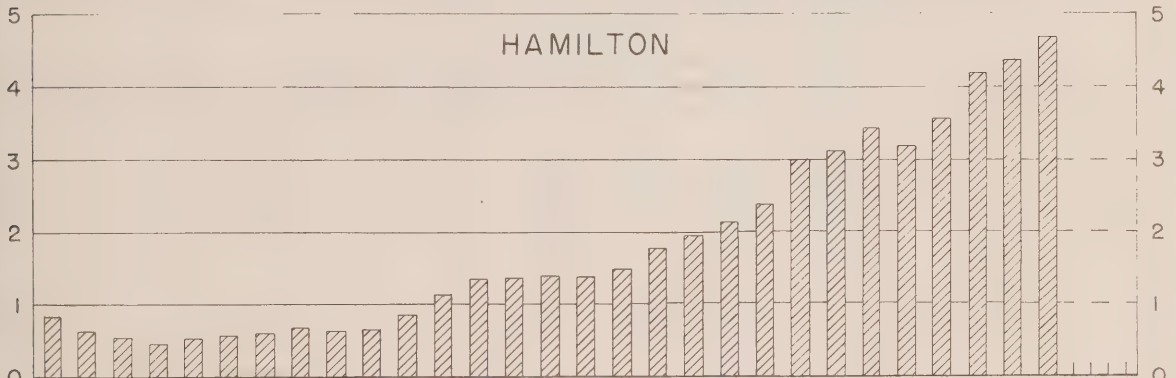
BILLION DOLLARS

BILLION DOLLARS

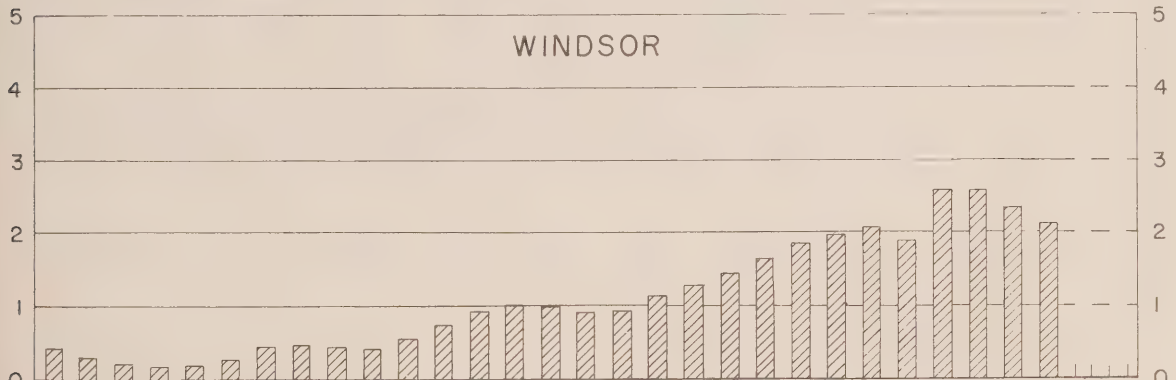
QUEBEC CITY



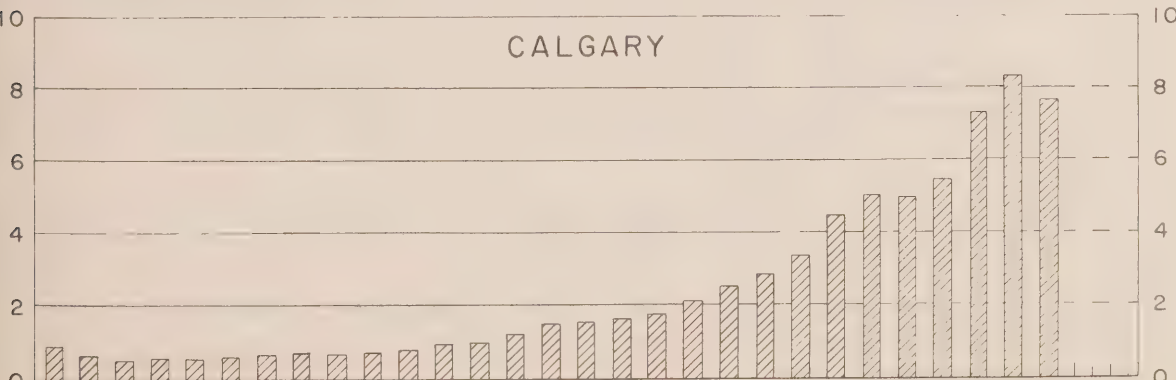
HAMILTON



WINDSOR



CALGARY



1930

1935

1940

1945

1950

1955

'58

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1955	1956	1957	1958
	percentage of Canada total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	1.01	0.99	0.91	0.88
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.35	0.32	0.30	0.29
Saint John	0.97	0.59	0.51	0.60	0.64	0.66	0.45	0.43	0.47	0.44
St. John's	—	—	—	—	—	¹	0.44	0.41	0.39	0.39
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.25	2.15	2.07	2.01
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	26.81	27.32	26.73	26.11
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.62	2.38	2.27	2.26
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.28	0.28	0.26	0.25
Totals	29.95	35.32	28.58	31.06	28.38	29.96	29.71	29.97	29.26	28.61
Ontario:										
Brantford	0.31	0.36	0.27	0.34	0.39	0.39	0.33	0.31	0.29	0.28
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.26	0.23	0.27	0.29
Cornwall	—	—	—	—	—	²	0.18	0.20	0.20	0.18
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.22	0.21	0.22	0.21
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.20	2.17	2.12	2.12
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.26	0.24	0.22	0.23
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.51	0.49	0.48	0.47
London	0.98	0.91	1.00	1.22	1.10	1.26	1.27	1.19	1.21	1.25
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	2.03 ³	1.86 ³	1.86 ³	2.18 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.24	0.27	0.26	0.24
St. Catharines	—	—	—	⁴	0.41	0.37	0.42	0.41	0.39	0.36
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.30	0.29	0.28	0.27
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.31	0.30	0.31	0.28
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	34.48	34.48	35.76	37.15
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	1.60	1.34	1.13	0.96
Totals	41.28	39.73	43.45	43.07	44.34	43.91	44.61	43.99	44.98	46.45
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.12	0.11	0.11	0.10
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.36	3.79	4.05	3.46
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.51	2.46	2.37	2.33
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.22	0.21	0.21	0.20
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.09	0.09	0.09
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.18	0.17	0.17	0.18
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.10	0.09	0.09	0.09
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.48	1.50	1.57	1.64
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.44	0.40	0.41	0.44
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	7.00	7.15	6.53	7.06
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	16.05	15.50	15.97	15.60	15.59
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.42	0.37	0.36	0.37
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	6.44	6.54	6.58	5.94
Victoria	0.94	0.97	0.78	1.12	0.83	1.14	1.08	1.01	1.15	1.03
Totals	6.35	6.26	4.98	6.39	6.16	7.76	7.94	7.92	8.09	7.34
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some debits reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.

CHART 4

CHEQUES CASHED

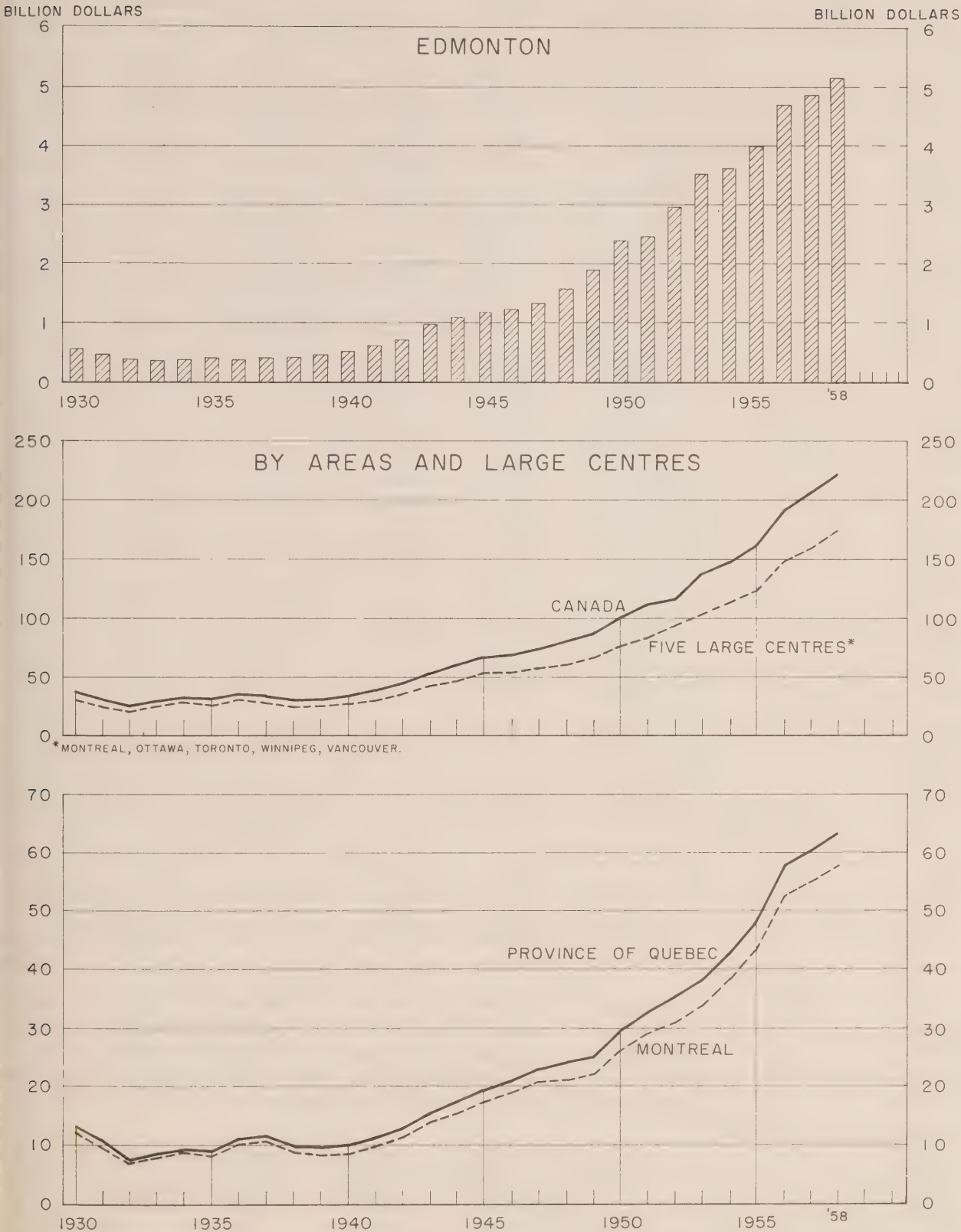


TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousand dollars						
1924	27,157,474	584,826	8,132,991	11,209,395	5,505,063	1,725,164
1925	28,126,061	572,500	8,475,224	11,236,044	6,000,048	1,842,245
1926	30,358,035	604,740	9,909,472	11,998,344	5,885,646	1,959,833
1927	36,093,503	627,744	12,643,906	14,641,811	6,126,986	2,053,056
1928	43,476,959	745,468	14,912,658	17,312,849	8,006,713	2,499,271
1929	46,670,982	797,958	16,483,667	18,543,768	7,922,806	2,922,782
1930	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1931	31,586,468	652,543	10,550,073	13,376,840	5,201,212	1,805,800
1932	25,844,288	519,171	7,766,201	11,258,872	4,797,206	1,502,839
1933	29,981,465	481,014	8,567,070	13,027,438	6,414,354	1,491,590
1934	32,866,673	534,251	9,449,710	14,919,504	6,337,240	1,625,968
1935	31,546,066	574,053	8,977,529	13,876,626	6,445,396	1,672,462
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,061	733,359	11,568,422	15,939,149	4,827,021	2,098,109
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,352	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,061	15,384,403	6,118,407	2,137,113
1941	39,242,957	940,712	11,068,667	18,214,789	6,591,645	2,427,145
1942	45,526,254	1,075,737	12,751,094	22,136,164	6,722,377	2,840,883
1943	53,796,715	1,243,763	15,373,881	24,681,702	9,199,964	3,297,405
1944	60,676,954	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,813	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,607	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,093	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,448	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,633	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,896	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1954 ³	153,192,527	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ³	166,537,863	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ³	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ³	212,235,194	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ³	228,173,162	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
Percentage change, ⁴ 1958 over:						
1929	+374.1	+456.2	+284.1	+454.4	+335.3	+455.8
1938	+615.6	+593.9	+535.4	+644.4	+654.3	+738.6
1957	+ 7.7	+ 4.3	+ 5.3	+ 11.2	+ 7.6	- 2.3

¹ Includes debits in St. John's Newfoundland, since April, 1949.² Cornwall data added as of May, 1950³ Includes the 17 new centres added as of January, 1953.⁴ Exclusive of the 17 new centres.

CHART 5

CHEQUES CASHED

BY AREAS AND LARGE CENTRES

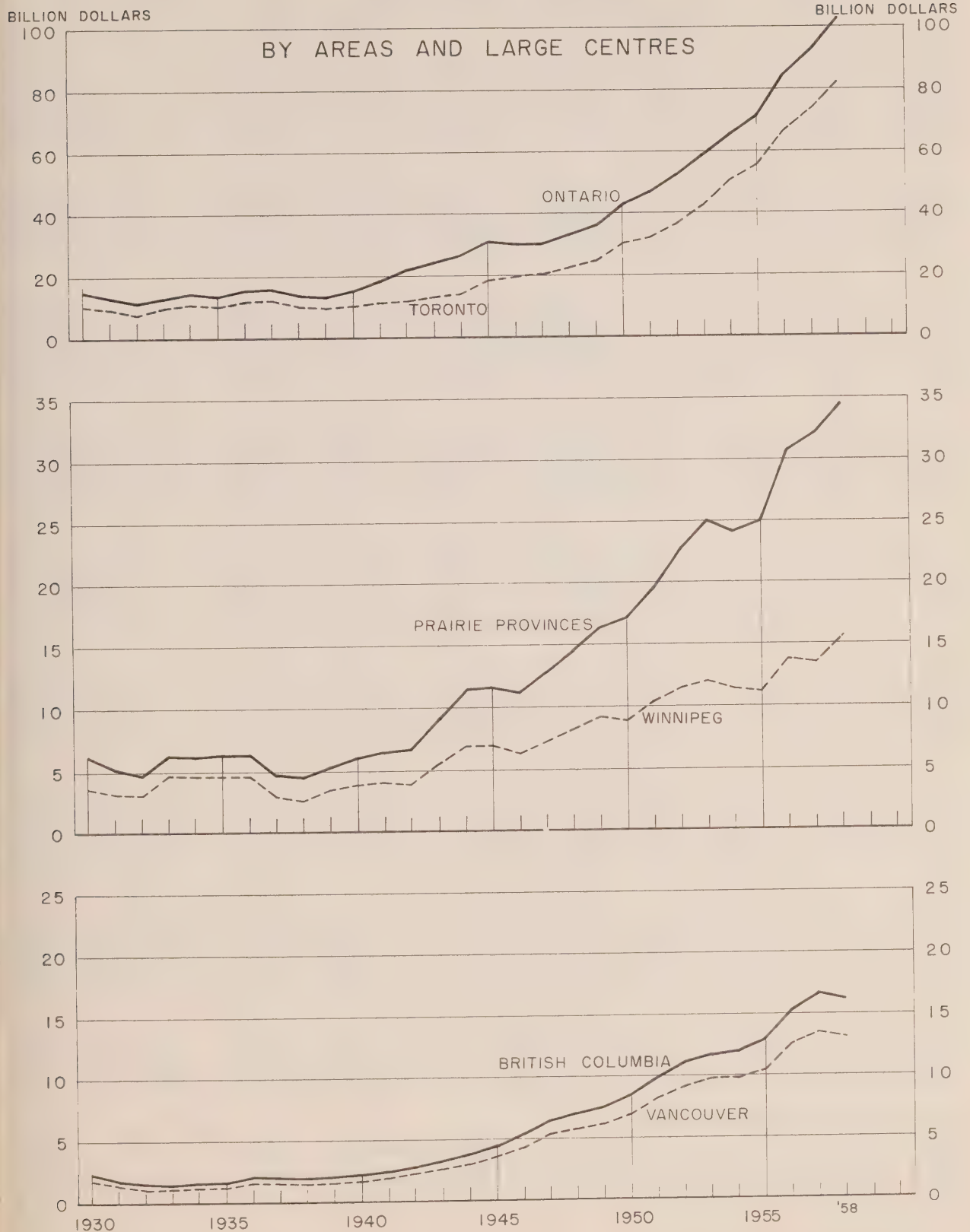


TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1925	91.0	291,519	72,671	208,310	—	7,765,598
1926	98.2	310,156	80,080	214,504	—	9,133,358
1927	116.7	324,548	84,077	219,119	—	11,779,679
1928	140.6	404,665	91,314	249,489	—	13,962,318
1929	150.9	425,488	99,598	272,872	—	15,558,094
1930	121.2	361,737	101,018	245,596	—	12,271,206
1931	102.1	330,372	87,229	234,943	—	9,756,754
1932	83.6	257,989	73,549	187,633	—	7,135,517
1933	97.0	254,223	72,569	154,222	—	7,943,787
1934	106.3	275,949	87,228	171,074	—	8,834,691
1935	102.0	310,052	90,680	173,321	—	8,307,134
1936	116.2	341,776	98,641	189,985	—	10,150,017
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	381,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,346	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,992
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,830	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,799
1949	283.1	1,065,169	383,935	511,975	356,595 ¹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4 ²	1,473,199	508,737	680,167	735,434	34,178,607
1954	478.8 ²	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8 ²	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8 ²	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7 ²	1,862,262	610,988	974,095	806,539	54,937,930
1958	715.6 ²	1,952,996	644,873	974,038	866,666	57,779,114
Percentage change, 1958 over:						
1929	+374.2	+359.0	+547.5	+257.0	—	+271.4
1938	+615.6	+475.0	+496.3	+407.6	—	+541.6
1957	+ 7.7	+ 4.9	+ 5.5	—	+7.5	+ 5.2

¹ 9 months.² Exclusive of the 17 new centres.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousand dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1925	606,288	103,338	97,420	72,552	—	80,642	561,987
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1927	745,181	119,046	120,130	92,587	—	98,597	677,173
1928	794,833	115,507	143,943	101,384	—	108,176	814,421
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1930	744,930	120,922	126,813	95,460	—	78,029	831,838
1931	701,258	92,061	106,213	81,403	—	66,540	649,600
1932	560,686	69,997	85,439	71,625	—	55,336	526,941
1933	558,047	65,236	80,402	64,148	—	47,792	460,729
1934	550,664	64,354	84,950	71,123	—	49,838	528,308
1935	606,964	63,430	94,186	79,902	—	50,203	559,388
1936	717,146	71,485	103,221	100,652	—	63,349	601,359
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,286	2,124,308
1950	2,695,920	311,763	422,413	346,209	104,524 ¹	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,771	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,389	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,695	4,681,253
Percentage change, 1958 over:							
1929	+533.8	+295.9	+266.8	+469.9	—	+349.0	+414.5
1938	+470.4	+549.7	+458.2	+519.6	—	+573.3	+649.0
1957	+ 6.8	+ 0.7	+ 3.9	+ 15.9	-1.1	+ 0.6	+ 7.5

¹ 8 months.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousand dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1925	60,684	101,459	258,400	2,019,305	74,623	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1927	74,495	123,259	355,622	1,922,947	84,633	—
1928	79,596	142,995	404,701	2,089,409	92,761	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1930	79,797	139,516	408,177	1,904,804	84,634	—
1931	64,828	116,857	365,325	1,869,731	70,964	—
1932	55,086	96,267	315,954	1,579,528	55,427	—
1933	51,474	93,145	299,131	1,339,010	49,090	—
1934	52,720	108,804	334,741	1,914,297	53,767	—
1935	55,635	114,192	362,318	1,444,156	60,023	—
1936	67,867	128,018	420,890	1,469,292	68,621	—
1937	76,687	143,265	413,075	1,348,844	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,209	623,024	1,528,833	4,459,566	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹	380,474	683,521
1956	464,436	940,310	2,279,949	3,567,496 ¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹	534,561	800,629
Percentage change, 1958 over:						
1929	+496.0	+559.4	+548.8	+141.0	+473.3	—
1938	+602.0	+644.6	+608.2	+300.7	+660.7	—
1957	+ 11.2	+ 7.3	+ 10.7	+ 26.2	+ 0.2	+0.7

¹ Excludes some debits reported in preceding years.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924	—	—	7,695,055	283,118	48,518	638,162
1925	—	—	7,587,940	321,032	51,161	622,215
1926	96,816	—	8,209,525	379,061	50,324	717,870
1927	103,209	—	10,536,876	452,282	51,371	734,173
1928	120,924	—	12,673,220	541,320	61,324	1,096,734
1929	146,820	34,117	13,714,709	594,319	62,315	1,253,619
1930	124,524	87,110	10,654,982	428,655	50,605	898,426
1931	104,001	58,833	9,512,342	310,203	39,803	647,872
1932	95,059	40,329	8,066,207	215,676	33,570	513,558
1933	86,378	41,886	10,221,688	192,567	27,284	557,892
1934	78,159	48,991	11,389,322	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,831
1936	74,160	72,735	12,168,836	439,678	28,314	636,146
1937	81,347	88,781	12,226,885	493,283	31,359	658,768
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,974	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,953	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,026	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,185	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,837	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,175	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,451	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
Percentage change, 1958 over:						
1929	+301.8	+1,696.9	+499.5	+256.9	+267.6	+ 509.9
1938	+681.5	+ 623.6	+688.4	+381.7	+597.3	+1,075.1
1957	+ 3.2	- 4.4	+ 11.9	- 9.0	+ 3.2	- 8.1

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1925	368,310	58,424	41,053	105,510	24,529	376,635
1926	398,020	67,395	35,077	110,068	28,605	404,127
1927	437,357	64,105	40,757	109,425	31,359	441,329
1928	546,842	89,863	56,954	119,937	35,799	552,942
1929	603,871	97,220	54,259	128,436	39,151	630,264
1930	570,302	73,735	37,888	112,897	32,683	570,767
1931	489,784	49,736	26,122	79,344	29,802	412,701
1932	393,433	37,067	21,077	61,065	21,124	462,876
1933	366,409	36,911	21,506	48,697	17,845	439,593
1934	382,682	42,671	25,377	51,317	21,107	475,031
1935	400,418	48,946	27,323	53,874	24,434	505,053
1936	387,387	45,780	26,843	77,377	25,977	495,621
1937	417,970	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,153	2,297,906
1955	4,051,760	354,899	146,543	295,192	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,156	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
Percentage change, 1958 over:						
1929	+ 752.7	+ 354.3	+ 271.3	+ 205.4	+ 422.0	+ 474.7
1938	+ 1,096.8	+ 671.8	+ 615.6	+ 471.7	+ 692.4	+ 613.7
1957	+ 5.6	+ 4.8	+ 4.3	+ 15.0	+ 10.2	+ 12.0

TABLE 4. Cheques Cashed Against Individual Accounts — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1925	126, 234	4, 182, 585	43, 392	64, 256	1, 475, 011	302, 978
1926	146, 930	3, 877, 247	49, 982	77, 072	1, 553, 256	329, 505
1927	160, 733	4, 004, 980	51, 397	82, 664	1, 595, 940	374, 452
1928	203, 265	5, 187, 680	55, 373	92, 705	1, 984, 486	422, 080
1929	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1930	194, 543	3, 712, 135	25, 100	93, 831	1, 812, 725	415, 915
1931	143, 057	3, 279, 818	3, 173 ¹	67, 987	1, 416, 429	321, 384
1932	114, 982	3, 138, 454	—	51, 107	1, 190, 466	261, 265
1933	100, 030	4, 798, 188	—	47, 213	1, 207, 251	237, 126
1934	102, 963	4, 682, 240	—	52, 391	1, 320, 857	252, 721
1935	110, 058	4, 632, 792	—	59, 819	1, 349, 924	262, 719
1936	121, 553	4, 660, 522	—	70, 090	1, 682, 787	322, 482
1937	121, 375	2, 988, 969	—	74, 751	1, 692, 514	330, 844
1938	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940	140, 367	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944	264, 084	6, 986, 366	—	175, 523	3, 059, 155	500, 944
1945	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947	394, 915	7, 381, 393	—	289, 113	5, 321, 162	929, 641
1948	442, 603	8, 375, 791	—	326, 958	5, 765, 370	951, 291
1949	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 711
1950	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952	637, 830	11, 508, 238	—	491, 737	9, 193, 883	1, 425, 392
1953	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 170
1954	701, 960	11, 416, 902	—	608, 577	9, 752, 577	1, 595, 172
1955	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957	849, 665	13, 418, 516	—	742, 205	13, 523, 017	2, 356, 084
1958	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
Percentage change, 1958 over:						
1929	+333. 6	+226. 4	—	+ 682. 1	+455. 6	+404. 0
1938	+746. 2	+488. 5	—	+1013. 9	+750. 1	+618. 3
1957	+ 14. 4	+ 16. 5	—	+ 11. 0	- 2. 8	- 3. 4

¹Weyburn Branches absorbed by Imperial Bank May 1, 1931.

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1957 and 1958

1. Atlantic Provinces

Month	Charlottetown		Fredericton		Glace Bay	
	1957	1958	1957	1958	1957	1958
dollars						
January	17,406,947	21,641,947	42,231,332	49,207,863	3,535,835	4,733,967
February	12,862,734	14,832,757	39,432,518	35,827,831	2,762,261	3,530,299
March	19,856,385	15,433,792	46,206,492	47,481,682	3,189,393	4,219,235
April	16,207,130	18,325,922	38,937,083	92,228,347	3,520,988	4,798,901
May	20,229,129	21,295,998	38,429,504	39,573,832	4,049,105	4,761,251
June	18,252,064	18,220,769	40,525,959	42,395,032	3,905,922	5,551,940
July	23,508,844	19,929,081	46,271,976	38,771,755	4,269,294	4,536,205
August	21,505,104	21,305,530	39,899,424	42,897,672	3,773,615	4,099,227
September	18,630,678	19,686,651	41,785,339	43,015,973	3,987,268	4,594,574
October	22,447,914	18,776,036	51,033,442	43,625,132	3,952,595	4,827,671
November	25,322,795	18,879,399	40,758,363	40,152,751	4,368,015	4,548,476
December	24,856,731	19,996,008	45,036,163	38,743,254	4,853,811	5,403,478
Total	241,086,455	228,323,890	510,547,595	553,921,124	46,168,102	55,605,224
Halifax		Moncton		Saint John		
	1957	1958	1957	1958	1957	1958
dollars						
January	165,925,802	154,063,095	50,697,078	54,369,826	93,584,752	67,324,018
February	121,448,441	134,874,819	44,803,168	48,585,246	62,645,790	88,728,632
March	150,963,642	136,002,058	46,524,537	51,773,972	66,778,834	84,222,844
April	145,125,132	154,257,521	50,609,187	52,177,210	72,967,019	66,652,845
May	160,068,213	155,593,966	55,830,317	57,845,501	74,273,942	66,118,394
June	155,240,390	207,330,092	51,041,646	52,627,271	66,426,736	96,709,042
July	165,576,793	170,173,975	55,252,004	54,319,498	78,823,936	73,237,996
August	147,169,510	146,887,447	52,528,592	49,395,078	126,459,285	71,657,745
September	156,187,415	171,004,509	49,422,131	53,879,667	81,849,685	89,202,538
October	164,725,151	175,252,288	48,181,580	54,539,546	70,570,114	83,041,566
November	156,897,604	167,707,789	52,658,360	52,901,361	80,730,490	77,369,239
December	172,934,100	179,848,629	53,438,905	62,458,502	98,984,382	109,773,613
Total	1,862,262,193	1,952,996,188	610,987,505	644,872,678	974,094,965	974,038,472
St. John's		Sydney		Total for 8 centres		
	1957	1958	1957	1958	1957	1958
dollars						
January	64,620,863	68,290,151	23,127,578	18,051,824	461,130,187	437,682,691
February	56,801,643	55,886,981	20,687,931	21,078,595	361,444,486	403,345,160
March	55,619,122	61,664,505	21,555,111	18,651,149	410,693,516	419,449,237
April	61,034,152	63,580,863	23,826,729	22,570,424	412,227,420	474,592,033
May	72,098,374	67,503,094	26,697,908	26,298,690	451,676,492	438,990,726
June	64,600,693	76,634,945	17,381,017	29,217,472	417,374,427	528,686,563
July	72,207,292	70,810,101	22,341,335	27,643,844	468,251,474	459,422,455
August	67,217,369	68,365,346	22,026,626	28,542,148	480,579,525	433,150,193
September	66,554,700	75,827,077	18,712,631	26,533,210	437,129,847	483,744,199
October	75,540,866	85,495,429	22,272,506	29,890,742	458,724,168	495,448,410
November	76,579,357	76,402,313	20,698,333	29,985,707	458,013,317	467,947,035
December	73,664,250	96,205,121	20,246,553	32,479,419	494,014,895	544,908,024
Total	806,538,681	866,665,926	259,574,258	310,943,224	5,311,259,754	5,587,366,726

TABLE 5. Cheques Cashied by Clearing Centres and Months, During 1957 and 1958 — Continued

2. Province of Quebec

Month	Chicoutimi		Drummondville		Granby	
	1957	1958	1957	1958	1957	1958
	dollars					
January	22,069,430	20,742,402	12,260,348	13,756,569	16,603,548	16,700,552
February	20,386,440	20,962,894	10,727,383	12,485,600	15,177,875	13,571,038
March	21,314,612	20,482,947	12,759,485	13,972,083	15,250,889	16,197,043
April	21,597,139	21,352,270	13,851,852	15,094,512	15,891,804	14,504,843
May	23,728,549	23,181,605	14,345,622	16,329,734	18,422,249	18,463,009
June	19,857,490	24,210,117	13,903,871	16,043,668	17,951,538	19,679,413
July	24,463,837	22,995,158	15,582,482	16,330,011	20,576,785	19,852,748
August	22,006,306	22,212,568	15,352,782	14,198,673	18,229,077	18,699,720
September	22,232,838	24,878,588	14,379,163	15,607,066	18,929,182	19,178,252
October	23,317,675	25,605,349	15,483,636	16,620,134	20,802,782	20,493,224
November	21,291,429	23,790,784	14,734,264	15,751,497	20,068,304	18,898,145
December	25,079,034	27,030,975	15,659,915	16,803,107	19,408,619	20,233,114
Total	267,344,779	277,445,657	169,040,803	182,992,654	217,312,652	216,471,101
	Montreal		Quebec City		St. Hyacinthe	
	1957	1958	1957	1958	1957	1958
	dollars					
January	4,684,273,254	4,517,566,822	461,540,864	398,573,318	18,833,714	20,125,257
February	4,021,039,168	4,208,748,233	353,869,600	352,283,959	17,658,046	20,108,806
March	4,487,899,686	4,303,909,091	384,235,949	432,555,824	19,600,455	23,115,382
April	4,648,010,742	4,508,545,643	357,865,523	370,913,420	19,589,811	21,975,438
May	4,869,605,269	5,276,939,355	383,239,940	419,905,123	22,447,879	26,615,959
June	4,319,144,019	4,908,014,679	364,159,153	361,170,396	19,182,449	26,570,779
July	4,864,412,874	4,820,514,461	396,590,145	435,972,389	21,878,041	27,894,178
August	4,251,804,895	4,318,716,403	364,706,910	397,426,862	20,711,340	24,931,279
September	4,030,430,943	4,731,338,816	353,503,909	411,442,704	22,222,282	29,727,764
October	5,127,054,316	5,716,972,006	419,668,699	476,992,758	23,823,621	29,765,148
November	4,625,189,596	4,748,039,437	405,505,404	449,733,080	25,557,104	28,229,332
December	5,009,065,232	5,719,808,742	430,422,741	487,999,450	24,283,231	30,677,050
Total	54,937,929,994	57,779,113,688	4,675,308,837	4,994,969,283	255,787,973	309,736,372
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1957	1958	1957	1958	1957	1958
	dollars					
January	13,761,999	13,576,785	45,149,827	42,705,604	38,096,423	39,841,850
February	12,010,068	12,051,522	44,685,925	41,961,582	37,249,240	34,836,023
March	13,802,372	13,045,127	40,119,145	42,164,299	37,334,148	39,566,173
April	14,577,125	14,061,246	44,208,137	42,167,536	38,274,494	42,271,190
May	15,039,158	15,321,039	47,463,674	47,696,729	45,206,800	47,595,306
June	13,827,001	14,312,879	42,185,406	45,241,599	39,114,659	48,196,040
July	15,518,922	15,047,177	47,554,797	45,154,527	44,519,469	45,333,556
August	14,434,004	13,975,966	45,341,200	39,503,803	41,147,006	43,439,926
September	14,204,688	14,030,458	41,747,058	46,120,724	40,009,699	48,047,144
October	15,259,874	15,726,787	46,638,854	48,401,233	45,223,944	49,955,156
November	16,053,398	15,671,371	47,343,133	50,043,068	46,337,236	50,799,913
December	14,923,423	16,698,158	47,789,609	52,907,878	43,515,553	51,619,219
Total	173,412,032	173,518,515	540,226,765	544,068,582	496,028,671	541,501,496

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1957 and 1958 — Continued

2. Province of Quebec — Concluded

Month	Valleyfield		Total for 10 centres	
	1957	1958	1957	1958
	dollars			
January	11,944,644	10,744,427	5,324,534,051	5,094,333,586
February	9,788,280	9,566,677	4,542,592,025	4,726,576,334
March	10,604,084	10,805,351	5,042,920,825	4,915,813,320
April	12,727,504	10,952,620	5,186,594,131	5,061,838,718
May	12,797,778	11,935,964	5,452,296,918	5,903,983,823
June	11,096,358	13,651,815	4,860,421,944	5,477,091,385
July	13,036,475	11,721,599	5,464,133,827	5,460,815,804
August	12,267,103	10,876,357	4,806,000,623	4,903,981,557
September	11,757,487	12,426,078	4,569,417,249	5,352,797,594
October	12,164,342	12,849,378	5,749,437,743	6,413,381,173
November	13,882,984	13,386,779	5,235,962,852	5,414,343,406
December	12,651,543	14,229,941	5,642,798,900	6,438,007,634
Total	144,718,582	143,146,986	61,877,111,088	65,162,964,334

3. Province of Ontario

	Brantford		Chatham		Cornwall	
	1957	1958	1957	1958	1957	1958
	dollars					
January	49,012,815	47,906,491	43,587,061	48,947,051	31,547,015	32,376,267
February	43,196,939	43,468,800	37,707,139	46,716,967	28,517,838	27,453,816
March	46,166,203	48,337,605	41,577,367	42,651,435	31,008,448	30,300,732
April	49,992,633	47,362,848	36,562,124	84,359,858	32,676,849	29,508,159
May	52,241,607	51,776,021	43,779,493	48,049,104	33,511,930	37,023,258
June	46,661,263	51,322,794	42,395,427	40,467,612	31,431,993	32,996,619
July	55,727,020	55,878,190	66,795,943	63,132,197	37,136,069	37,187,640
August	48,932,536	47,423,217	36,869,529	51,618,430	32,979,761	29,443,074
September	47,574,874	51,011,616	39,988,689	43,258,663	36,580,232	35,098,760
October	50,586,810	58,643,451	66,398,481	55,884,380	38,064,181	35,098,978
November	49,698,549	53,440,672	55,311,539	53,553,656	34,137,790	34,984,904
December	48,173,263	54,453,900	41,255,815	61,243,272	37,647,010	39,432,342
Total	587,964,512	611,025,605	552,228,607	639,882,625	405,239,116	400,904,549

	Fort William		Guelph		Hamilton	
	1957	1958	1957	1958	1957	1958
	dollars					
January	37,869,109	37,046,874	29,788,787	30,692,123	359,098,992	371,150,597
February	28,490,706	29,380,671	25,765,975	24,241,772	321,621,212	325,738,953
March	32,850,454	34,604,542	25,794,906	25,729,576	329,919,370	342,158,397
April	33,276,803	32,518,612	28,499,732	29,327,519	346,661,335	391,050,652
May	36,262,884	36,249,402	30,948,804	32,069,243	399,532,729	406,588,737
June	36,757,900	40,094,686	25,013,341	30,756,583	347,212,569	381,497,717
July	43,535,956	42,279,662	33,529,674	32,327,644	388,059,717	401,808,858
August	39,611,423	38,292,424	24,313,880	26,946,889	345,572,957	364,079,602
September	38,739,633	38,934,395	27,470,173	32,260,667	334,537,440	396,528,924
October	40,663,732	43,623,557	32,552,589	34,655,872	396,699,203	418,469,776
November	44,772,697	43,254,860	31,638,284	34,867,294	409,493,601	399,504,876
December	41,061,032	42,414,847	38,683,836	40,604,776	377,558,957	482,676,289
Total	455,892,329	458,694,532	353,999,981	374,479,958	4,355,968,082	4,681,253,378

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1957 and 1958 — Continued

3. Province of Ontario — Continued

Month	Kingston		Kitchener		London	
	1957	1958	1957	1958	1957	1958
	dollars					
January	36, 759, 825	38, 454, 815	86, 344, 485	82, 310, 822	211, 445, 275	215, 980, 451
February	31, 599, 633	32, 100, 312	78, 583, 813	69, 999, 788	176, 921, 317	184, 193, 289
March	32, 078, 860	36, 434, 881	72, 459, 648	77, 233, 277	188, 591, 996	210, 233, 631
April	35, 115, 230	38, 182, 334	80, 703, 006	84, 014, 997	212, 328, 333	210, 991, 852
May	41, 108, 299	45, 645, 255	87, 545, 974	93, 687, 563	214, 406, 096	227, 805, 797
June	36, 719, 592	43, 746, 735	75, 564, 818	91, 658, 660	200, 871, 534	241, 468, 290
July	41, 525, 083	42, 044, 826	89, 021, 040	93, 811, 718	244, 203, 022	240, 464, 521
August	36, 297, 859	40, 070, 288	74, 399, 865	76, 036, 029	189, 722, 217	209, 127, 369
September	39, 195, 523	44, 261, 162	77, 935, 460	86, 770, 712	186, 252, 666	237, 369, 000
October	35, 785, 066	46, 344, 148	82, 028, 731	96, 119, 788	219, 298, 280	247, 160, 116
November	41, 672, 367	42, 929, 729	85, 258, 712	91, 473, 330	221, 796, 812	255, 375, 603
December	41, 756, 023	49, 707, 960	89, 010, 901	107, 036, 607	223, 744, 808	276, 163, 274
Total	449, 613, 360	499, 922, 445	978, 856, 453	1, 050, 153, 291	2, 489, 582, 356	2, 756, 333, 193
	Niagara Falls		Oshawa		Ottawa	
	1957	1958	1957	1958	1957	1958
	dollars					
January	46, 691, 214	45, 816, 452	165, 357, 109	147, 170, 891	306, 302, 479	373, 778, 073
February	40, 444, 502	38, 871, 497	131, 568, 164	140, 506, 865	312, 853, 275	320, 758, 104
March	43, 369, 130	43, 594, 604	150, 575, 210	155, 822, 265	274, 794, 856	335, 726, 075
April	45, 153, 538	43, 987, 939	165, 067, 510	155, 817, 448	310, 488, 151	363, 509, 338
May	49, 001, 974	49, 557, 553	187, 766, 896	185, 205, 555	301, 149, 657	390, 664, 854
June	43, 573, 418	46, 372, 745	188, 311, 920	191, 149, 444	308, 941, 730	387, 680, 798
July	47, 959, 651	48, 713, 488	169, 062, 936	165, 361, 675	329, 971, 185	406, 011, 831
August	44, 512, 708	48, 020, 304	110, 871, 580	98, 256, 888	295, 994, 577	363, 182, 848
September	45, 180, 093	49, 451, 848	87, 878, 309	91, 033, 837	312, 281, 937	389, 223, 595
October	50, 345, 534	44, 570, 583	79, 481, 344	108, 458, 769	355, 741, 313	477, 857, 688
November	50, 709, 785	46, 059, 688	151, 936, 437	127, 116, 261	346, 635, 337	485, 865, 941
December	47, 847, 636	44, 435, 190	152, 072, 785	201, 630, 689	368, 003, 154	529, 277, 765
Total	554, 789, 183	549, 451, 891	1, 739, 950, 200	1, 767, 530, 587	3, 823, 157, 651	4, 823, 536, 910
	Peterborough			Port Arthur		
	1957		1958	1957		1958
	dollars					
January	46, 087, 373		43, 682, 526	27, 270, 878		28, 653, 020
February	38, 923, 438		35, 778, 142	25, 228, 595		25, 485, 497
March	39, 263, 296		38, 156, 023	25, 002, 152		25, 702, 602
April	44, 765, 802		41, 504, 389	26, 911, 184		26, 520, 427
May	49, 773, 104		47, 841, 964	28, 833, 974		26, 873, 575
June	42, 945, 295		47, 731, 155	28, 389, 332		30, 837, 486
July	49, 038, 815		49, 248, 439	32, 601, 598		32, 072, 287
August	41, 922, 152		43, 766, 475	29, 948, 778		30, 695, 457
September	42, 574, 734		44, 065, 316	31, 440, 880		31, 898, 762
October	44, 386, 065		47, 497, 244	33, 234, 166		32, 179, 706
November	45, 735, 474		43, 528, 361	35, 899, 813		29, 777, 100
December	47, 846, 484		51, 760, 551	34, 117, 809		33, 563, 576
Total	533, 262, 032		534, 560, 585	358, 879, 159		354, 259, 495

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1957 and 1958 — Continued

3. Province of Ontario — Concluded

Month	St. Catharines		Sarnia		Sault Ste. Marie	
	1957	1958	1957	1958	1957	1958
dollars						
January	66,315,092	65,134,097	46,065,579	51,875,373	55,979,042	58,265,735
February	58,565,406	59,729,282	39,799,039	41,813,221	43,939,265	41,553,284
March	60,163,180	62,418,352	41,132,737	46,665,418	43,976,527	41,925,806
April	61,282,321	59,550,097	47,025,704	48,295,720	62,433,501	55,636,223
May	65,888,414	75,505,715	48,547,933	49,735,169	68,074,669	55,143,662
June	69,427,153	67,402,932	47,086,680	52,438,842	51,656,203	50,592,476
July	73,608,175	73,463,556	50,814,347	52,086,454	77,930,523	57,956,868
August	61,110,714	55,148,367	47,993,104	43,604,285	53,613,697	47,078,670
September	66,884,992	67,725,263	46,705,024	45,781,991	59,857,588	58,348,209
October	68,128,501	70,833,250	56,202,276	56,814,143	73,233,602	66,785,994
November	72,826,865	71,085,283	48,680,356	47,291,830	56,857,942	55,267,189
December	70,926,404	72,632,367	51,786,849	53,532,590	62,530,171	76,205,272
Total	795,132,217	800,628,561	571,839,628	589,935,036	710,082,730	664,759,388
Sudbury		Timmins		Toronto		
	1957	1958	1957	1958	1957	1958
dollars						
January	52,834,477	51,890,414	14,325,606	14,088,493	6,035,295,912	5,987,141,601
February	45,813,034	44,183,094	12,929,116	11,848,961	5,324,921,076	5,737,593,680
March	46,678,695	48,111,737	14,415,357	13,704,932	5,715,424,305	6,009,502,544
April	52,547,903	51,773,860	14,968,896	13,818,790	6,454,788,163	6,207,745,596
May	58,556,979	55,011,769	17,047,409	15,653,908	6,726,764,320	7,861,403,429
June	51,026,437	54,493,505	15,162,309	16,230,956	6,163,006,298	7,059,851,712
July	58,910,464	56,333,279	16,069,190	15,647,142	6,667,947,462	7,130,178,116
August	53,037,756	50,110,761	14,341,379	13,691,434	5,365,490,676	6,257,318,515
September	54,214,625	52,015,142	14,453,061	16,077,100	5,533,731,425	7,060,026,523
October	56,561,396	52,069,721	14,495,575	16,119,699	6,525,640,628	8,503,818,026
November	55,620,957	45,426,625	15,153,312	15,477,507	6,338,539,215	6,735,163,817
December	55,655,400	51,616,778	14,663,256	16,760,910	6,646,083,383	7,668,161,933
Total	641,458,123	613,036,685	178,024,466	179,119,832	73,497,632,863	82,217,905,492
Windsor				Total for 21 Centres		
	1957	1958		1957	1958	
dollars						
January	217,488,354	184,697,206		7,965,466,479		7,957,059,372
February	188,514,272	150,924,612		7,035,903,754		7,432,340,607
March	195,330,476	164,227,503		7,450,578,173		7,833,241,937
April	207,418,768	177,627,781		8,348,667,586		8,193,104,439
May	215,063,114	183,165,030		8,755,806,259		9,974,656,563
June	178,505,991	173,316,371		8,030,661,203		9,132,108,118
July	212,324,583	189,503,748		8,787,772,453		9,285,512,139
August	174,415,293	153,865,911		7,121,952,441		8,087,777,237
September	163,563,639	157,954,667		7,287,040,997		9,029,096,152
October	197,019,734	187,586,076		8,516,547,207		10,700,590,965
November	188,903,632	186,779,382		8,381,279,476		8,898,223,908
December	192,990,177	211,186,987		8,683,415,153		10,164,497,875
Total	2,331,538,033	2,120,835,274		96,365,091,081		106,688,209,312

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1957 and 1958 — Continued

4. Prairie Provinces

Month	Brandon		Calgary		Edmonton	
	1957	1958	1957	1958	1957	1958
	dollars					
January	18, 223, 703	17, 469, 710	759, 956, 188	625, 580, 103	401, 074, 736	401, 856, 842
February	15, 098, 597	15, 010, 576	630, 314, 193	533, 122, 304	366, 398, 874	332, 489, 459
March	15, 641, 968	16, 654, 035	905, 513, 894	572, 624, 749	384, 792, 718	373, 318, 612
April	18, 295, 888	18, 622, 204	735, 449, 567	712, 736, 928	430, 882, 502	426, 083, 395
May	19, 487, 822	18, 429, 018	693, 198, 386	638, 773, 182	408, 048, 847	381, 434, 150
June	17, 821, 036	19, 887, 065	595, 131, 080	649, 464, 151	399, 530, 591	419, 798, 020
July	19, 571, 578	20, 569, 687	779, 308, 981	654, 840, 810	413, 906, 610	542, 385, 764
August	18, 610, 772	17, 753, 769	632, 306, 962	599, 166, 145	400, 917, 742	402, 213, 534
September	15, 837, 548	19, 653, 784	664, 068, 592	634, 642, 201	416, 327, 322	449, 651, 604
October	19, 988, 564	21, 933, 547	680, 235, 201	762, 089, 102	431, 053, 368	489, 485, 522
November	23, 495, 847	21, 238, 727	613, 177, 205	588, 215, 342	405, 432, 400	445, 817, 084
December	19, 959, 957	21, 817, 124	630, 828, 772	674, 854, 466	417, 790, 679	484, 804, 897
Total	222, 033, 280	229, 039, 246	8, 319, 489, 021	7, 646, 109, 483	4, 876, 156, 389	5, 149, 338, 883
	Lethbridge		Medicine Hat		Moose Jaw	
	1957	1958	1957	1958	1957	1958
	dollars					
January	32, 109, 308	36, 447, 422	13, 830, 253	14, 871, 422	27, 773, 992	29, 901, 599
February	27, 719, 272	29, 342, 952	11, 146, 600	14, 557, 875	22, 844, 411	23, 867, 749
March	33, 391, 962	33, 129, 390	14, 590, 331	16, 181, 858	26, 281, 942	26, 488, 607
April	34, 124, 770	35, 572, 495	15, 280, 065	17, 822, 218	26, 027, 483	28, 170, 623
May	34, 568, 648	35, 662, 506	15, 987, 056	15, 722, 608	26, 802, 915	27, 964, 432
June	34, 702, 606	35, 460, 426	14, 870, 915	15, 516, 614	23, 456, 943	34, 825, 993
July	37, 018, 997	37, 506, 951	17, 646, 036	17, 240, 147	32, 238, 182	32, 663, 914
August	38, 081, 247	33, 671, 985	16, 304, 593	15, 049, 483	25, 821, 798	29, 624, 025
September	36, 269, 262	37, 310, 430	19, 021, 892	16, 805, 799	26, 967, 991	37, 284, 111
October	34, 704, 961	41, 121, 733	19, 413, 606	20, 459, 090	34, 172, 527	40, 939, 447
November	38, 625, 758	44, 806, 269	17, 261, 066	19, 006, 815	35, 810, 163	42, 069, 322
December	40, 216, 370	41, 631, 646	17, 791, 885	18, 246, 091	32, 711, 253	38, 410, 199
Total	421, 533, 161	441, 664, 205	193, 144, 298	201, 480, 020	340, 909, 600	392, 210, 021
	Prince Albert		Regina		Saskatoon	
	1957	1958	1957	1958	1957	1958
	dollars					
January	14, 700, 054	17, 007, 957	293, 241, 200	279, 045, 570	64, 142, 268	71, 818, 383
February	13, 213, 016	14, 597, 667	186, 780, 467	201, 348, 507	53, 040, 448	63, 838, 371
March	14, 176, 207	15, 683, 509	192, 741, 400	260, 219, 943	59, 857, 148	69, 434, 019
April	16, 491, 324	16, 759, 319	266, 720, 601	299, 531, 949	69, 124, 888	76, 910, 237
May	15, 928, 939	15, 529, 809	270, 103, 675	300, 776, 537	72, 046, 591	80, 474, 898
June	14, 542, 622	16, 157, 713	241, 906, 934	448, 881, 959	68, 115, 081	80, 758, 272
July	15, 993, 020	16, 898, 727	292, 391, 242	326, 502, 836	77, 473, 041	86, 038, 520
August	16, 419, 306	16, 753, 354	271, 080, 081	275, 759, 826	75, 544, 545	78, 703, 899
September	15, 115, 667	17, 859, 872	238, 175, 601	328, 057, 385	70, 354, 465	84, 941, 012
October	15, 926, 524	17, 970, 592	320, 622, 972	308, 903, 048	78, 314, 495	94, 691, 544
November	16, 370, 951	18, 607, 310	262, 421, 563	283, 323, 231	83, 940, 966	91, 131, 940
December	16, 529, 552	20, 524, 753	397, 386, 375	309, 841, 258	77, 711, 335	93, 182, 475
Total	185, 407, 182	204, 350, 582	3, 233, 572, 111	3, 622, 192, 049	849, 665, 271	971, 923, 570

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1957 and 1958 — Concluded

4. Prairie Provinces — Concluded

Month	Winnipeg		Total for 10 Centres	
	1957	1958	1957	1958
dollars				
January	1,068,609,131	1,108,727,814	2,693,660,833	2,602,726,822
February	810,923,605	972,587,408	2,137,479,483	2,200,762,868
March	935,037,950	1,052,435,477	2,582,025,520	2,436,170,199
April	1,022,709,052	1,191,195,266	2,635,106,140	2,823,404,634
May	1,228,975,964	1,553,183,990	2,785,148,843	3,067,951,130
June	1,259,563,252	1,407,474,585	2,669,641,060	3,128,224,798
July	1,233,454,207	1,416,047,944	2,919,001,894	3,150,695,300
August	1,049,158,980	1,171,203,388	2,544,246,026	2,639,899,408
September	1,000,671,683	1,278,129,931	2,502,810,023	2,904,336,129
October	1,299,103,724	1,574,592,729	2,933,535,942	3,372,186,354
November	1,237,462,663	1,433,620,451	2,733,998,582	2,987,836,491
December	1,272,846,069	1,472,650,126	2,923,772,247	3,175,963,035
Total	13,418,516,280	15,631,849,109	32,060,426,593	34,490,157,168

5. British Columbia

	New Westminster		Vancouver		Victoria	
	1957	1958	1957	1958	1957	1958
dollars						
January	59,651,358	55,804,649	1,087,202,988	1,039,932,499	181,477,345	177,263,771
February	52,157,676	52,904,397	935,752,198	939,941,876	148,646,836	177,029,479
March	56,372,908	58,621,744	1,024,291,490	962,764,552	162,761,662	175,360,230
April	61,475,646	64,374,399	1,145,838,268	1,027,872,214	179,991,553	193,853,758
May	66,344,133	68,998,950	1,161,523,030	1,191,195,991	186,312,733	161,495,468
June	57,953,984	72,151,942	1,248,145,231	1,179,699,420	156,156,937	191,699,764
July	67,240,707	75,405,492	1,239,910,313	1,143,322,178	213,831,056	190,986,984
August	59,989,073	66,323,723	1,073,353,564	1,037,243,411	177,758,104	257,189,512
September	63,146,180	73,379,883	1,112,704,609	1,027,184,731	207,833,876	156,749,164
October	67,257,474	77,891,203	1,194,486,407	1,203,960,528	260,661,270	177,600,045
November	65,014,890	76,568,654	1,169,084,896	1,194,741,904	175,646,682	208,645,818
December	65,600,540	81,581,973	1,130,724,404	1,195,706,498	305,005,734	209,017,163
Total	742,204,569	824,007,009	13,523,017,398	13,143,565,802	2,356,083,788	2,276,891,156

Total for 3 Centres

Canada — 52 Centres

	1957	1958	1957	1958
dollars				
January	1,328,331,691	1,273,000,919	17,773,123,241	17,364,803,390
February	1,136,556,710	1,169,875,752	15,213,976,458	15,932,900,721
March	1,243,426,060	1,196,746,526	16,729,644,094	16,801,421,219
April	1,387,305,467	1,286,100,371	17,969,900,644	17,839,040,195
May	1,414,179,896	1,421,690,409	18,859,108,408	20,807,272,651
June	1,462,256,152	1,443,551,126	17,440,354,786	19,709,661,990
July	1,520,982,076	1,409,714,654	19,160,141,724	19,766,160,352
August	1,311,100,741	1,360,756,646	16,263,879,356	17,425,565,041
September	1,383,684,665	1,257,313,778	16,180,082,781	19,027,287,852
October	1,522,405,151	1,459,451,776	19,180,650,211	22,441,058,678
November	1,409,746,468	1,479,956,376	18,219,000,695	19,248,307,216
December	1,501,330,678	1,486,305,634	19,245,331,873	21,809,682,202
Total	16,621,305,755	16,244,463,967	212,235,194,271	228,173,161,507

HART 6

CHEQUES CASHED COMPARED WITH OTHER ECONOMIC FACTORS

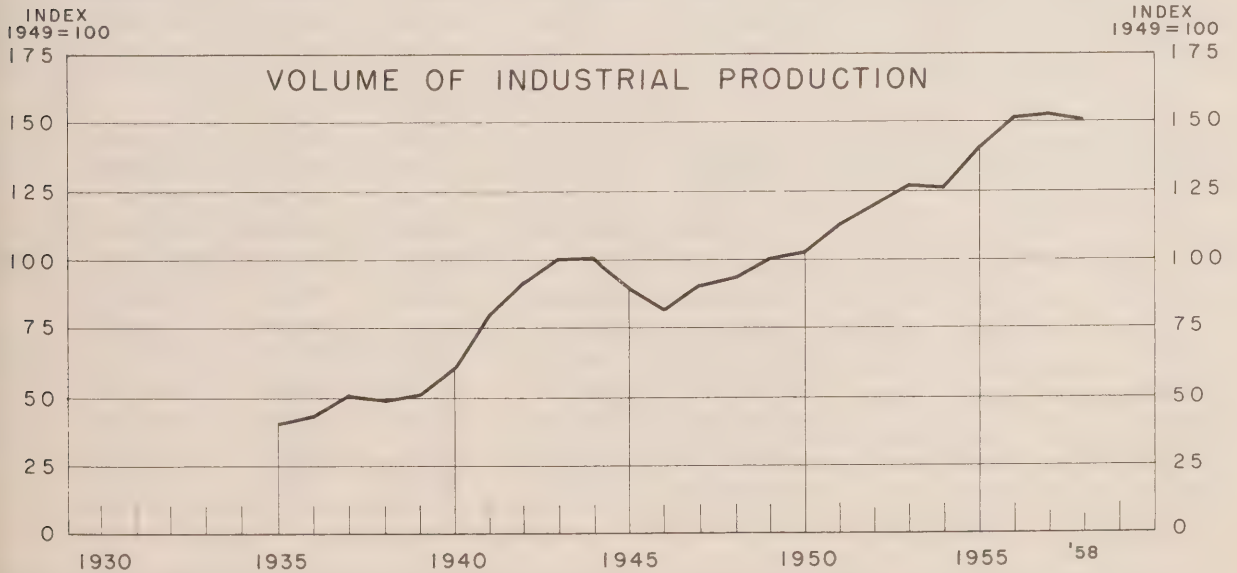
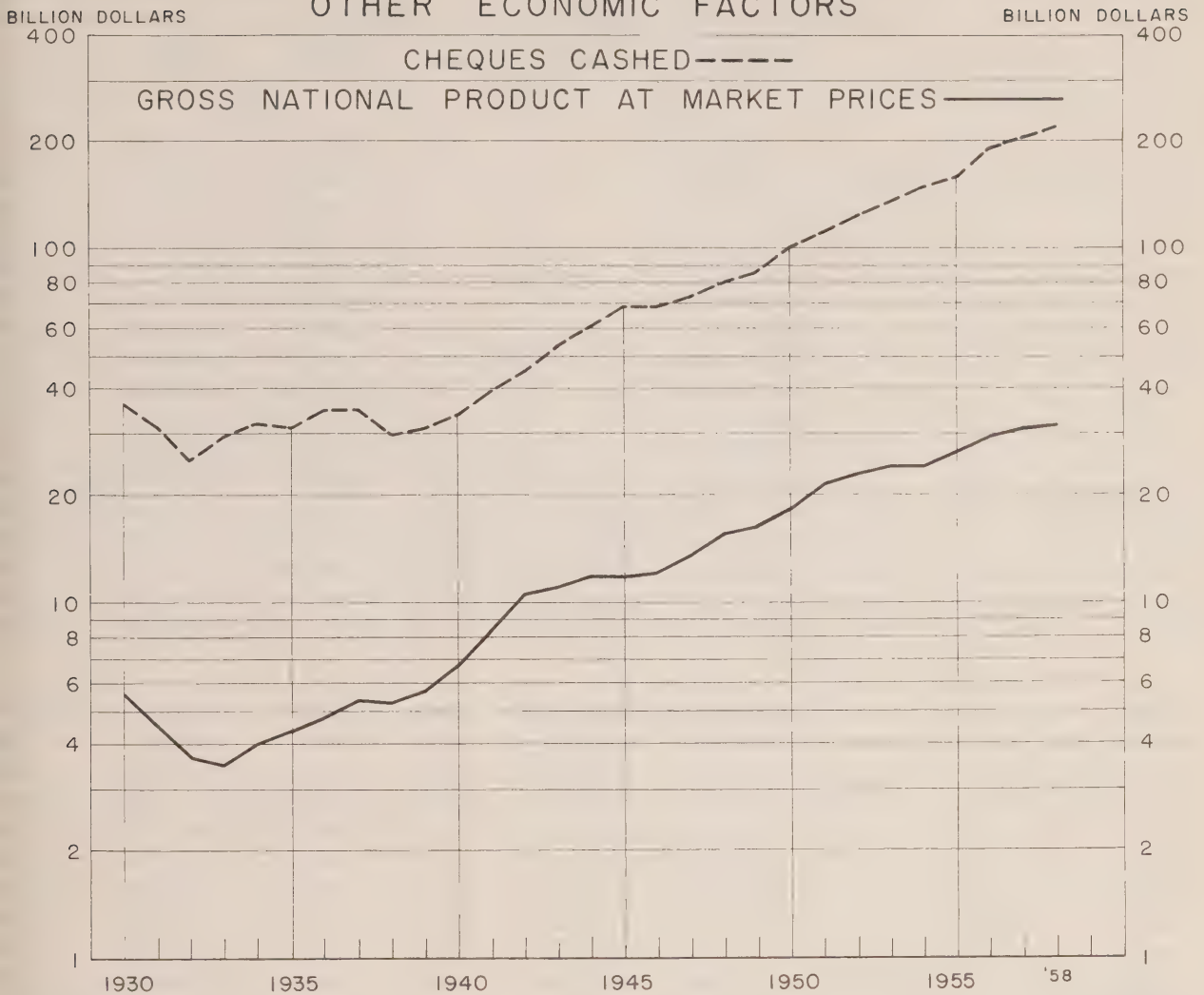


TABLE 6. Cheques Cashied Against Current and Savings Accounts

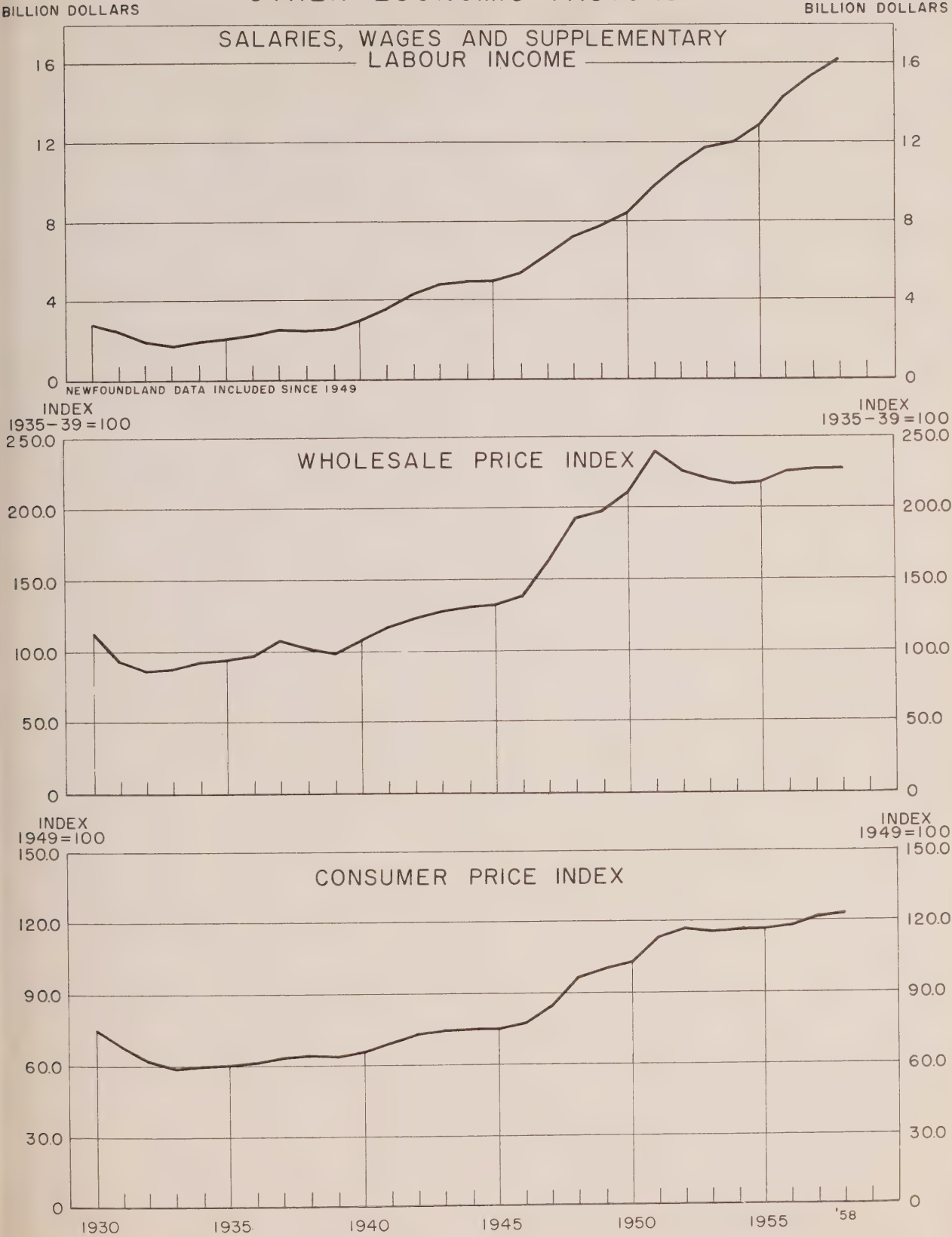
	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
	\$'000			\$'000		
1942	43,574,261	..	..	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567	4,092,090	47.72	10,206,881	6,630,877	1.54
1958	211,216,471	4,470,912	47.24	10,073,484	7,172,998	1.40
1957						
January	16,410,690	4,243,617	46.41	803,149	6,464,349	1.49
February	13,987,965	3,935,030	42.66	747,393	6,510,431	1.38
March	15,457,327	4,020,912	46.13	747,711	6,570,050	1.37
April	16,597,156	4,152,890	47.96	810,708	6,624,587	1.47
May	17,295,243	4,131,382	50.24	940,798	6,631,892	1.70
June	16,068,214	4,083,899	47.21	805,035	6,620,578	1.46
July	17,636,138	4,015,128	52.71	894,883	6,647,964	1.62
August	14,985,798	3,863,531	46.55	769,127	6,679,182	1.38
September	14,873,154	4,000,440	44.61	813,798	6,728,962	1.45
October	17,787,803	4,069,839	52.45	853,722	6,770,872	1.51
November	16,468,336	4,129,100	47.86	1,159,398	6,691,022	2.08
December	17,783,743	4,459,306	47.86	861,159	6,630,634	1.56
1958						
January	16,056,460	4,396,121	43.83	754,533	6,695,003	1.35
February	14,757,218	4,147,382	42.70	694,323	6,772,803	1.23
March	15,563,989	4,146,253	45.04	707,983	6,871,622	1.24
April	16,489,886	4,090,378	48.38	745,910	6,971,731	1.28
May	19,273,923	4,175,143	55.40	917,475	7,031,816	1.57
June	18,209,558	4,375,999	49.93	876,114	7,101,405	1.48
July	18,337,181	4,498,534	48.92	826,845	7,213,208	1.38
August	16,162,282	4,590,030	42.25	753,414	7,354,334	1.23
September	17,624,732	4,640,824	45.57	865,759	7,501,639	1.38
October	20,963,458	4,715,458	53.35	906,695	7,598,876	1.43
November	17,570,189	4,856,537	43.41	1,109,459	7,523,039	1.77
December	20,207,594	5,018,283	48.32	914,974	7,440,504	1.48

¹ 35 centres.

Note: Turnover is the ratio of Cheques Cashied to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

CHART 7

OTHER ECONOMIC FACTORS



CATALOGUE No:

61-201

ANNUAL

Canada Statistical Bureau of



CANADA

CHEQUES CASHED IN CLEARING CENTRES
1959

DOMINION BUREAU OF STATISTICS

Business Finance Division

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CHEQUES CASHED IN CLEARING CENTRES

1959

Published by Authority of

The Honourable Gordon Churchill, Minister of Trade and Commerce

May, 1960
6602-510

Price 75 cents

Volume 36

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1959. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

	Page
Analytical Text	7
Definition and Coverage	8 - 10

Charts

1, 2, 3. Canada and Principal Cities, 1930 - 59	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1930 - 59	17, 19
6, 7. Comparisons with Other Economic Factors, 1930 - 59	33, 35

Tables

1. Cheques cashed by Clearing House Centres, 1939, 1946, 1957, 1958 and 1959	12
2. Percentage Analysis by Centres, representative years, 1938 = 100	14
3. Relative Importance of Clearing House Centres, representative years	16
4. Cheques cashed by Regions and Centres, 1924 - 59	18, 20 - 25
5. Cheques cashed by Clearing Centres, by months, 1958 and 1959	26 - 32
6. Cheques cashed against Current and Savings accounts showing rate of turnover, 1942 - 59	34

CHEQUES CASHED IN CLEARING CENTRES

1959

The total value of cheques cashed in Canadian clearing house centres again reached new record levels during 1959. The aggregate value of payments in the 35 older centres rose to \$248,869 million, an advance of nearly 13 per cent over 1958. Debits in all five economic regions rose in this comparison. Payments in the Atlantic provinces increased by more than 15 per cent and in Ontario by nearly 15 per cent. Value of cheques cashed in Quebec advanced by 11 per cent and the Prairie provinces and British Columbia by over 9 per cent and 8 per cent respectively.

During 1959, indicators of general economic activity followed upward trends. The total index of industrial production increased by 7.7 per cent as compared with 1958. The index of manufacturing production rose by 6.6 per cent and the output of gas and electricity increased by 6 per cent. The mining index during 1959 increased by 10.4 per cent from the previous year. Non-agricultural employment rose by 1.5 per cent as compared with 1958. Industrial payrolls increased slightly, reflecting higher weekly earnings.

Total value of retail trade rose by 17.9 per cent in 1958-59 comparison, and the consumer price index averaged 1.1 per cent higher. The general index of wholesale prices averaged slightly above its 1958 level. The value of exports during 1959 showed a 4.9 per cent increase over 1958. The value of imports for 1959 was nearly 9 per cent above the corresponding period of 1958.

According to preliminary figures, total capital expenditures in 1959 were \$8,411 million, an increase of 0.6 per cent as compared with the 1958 total of \$8,364 million. This increase was mainly due to heavier expenditures for machinery and equipment, which increased by 2.8 per cent to \$2,613 million. Outlays for non-residential construction showed a slight decrease of 0.6 per cent as compared with the previous year.

In the financial sector, common stock prices averaged nearly 11 per cent above the 1958 figure. Total value of life insurance sales during 1959 increased by 9.6 per cent as compared with the previous year.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. On the first page of this table, national and regional totals which include these 35 centres are given for the entire period. Totals for the last 5 years which include the 17 new clearing centres in the eastern and central regions are given at the foot of the page.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1959 the total value of bank debits for the original centres was 433 per cent higher than during

1929. Over this period, the Atlantic provinces increased by 542 per cent. Ontario by 535 per cent, and British Columbia by 503 per cent. The Prairie provinces and Quebec showed less substantial increases. The large increase in the Atlantic provinces was due partly to the inclusion of St. Johns, Newfoundland in 1949.

Total payments in the 35 centres during the past year were 705 per cent greater than in 1938. British Columbia, with a gain of 810 per cent, recorded the largest regional advance in this comparison. Debits in Ontario rose by 753 per cent, with the Prairie provinces, Atlantic provinces and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 million in 1938 to over \$249 million in 1959. Of this increase of nearly \$218 million, \$194 million, or more than 89 per cent, was contributed by Ontario and Quebec.

The Centres

Cheques cashed in thirty-four of the thirty-five older centres showed advances in 1959 as compared with the previous year, with one recording a decline. Payments in Toronto, Canada's leading centre, rose by nearly 15 per cent over 1958, and Montreal debits advanced by over 11 per cent. In Western Canada payments in Winnipeg increased by 8.2 per cent, while values of cheques cashed in Vancouver rose by 8.3 per cent as compared with 1958.

Table 3 shows the relative importance of the 35 older Canadian centres, measured by their percentage contribution to the total recorded value of cheques cashed for selected years during the period 1924 to 1959. The proportion of total payments recorded in the Atlantic provinces has fallen off in recent years, and in 1959 was below the 1939 level, despite the inclusion of St. Johns, Newfoundland as a clearing centre in 1949. Debits in the province of Quebec have accounted for slightly less than 30 per cent of the Canadian aggregate during the postwar period, falling off slightly to 28.3 per cent in 1959. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate fluctuated between 39 per cent and 45 per cent during most of the period, rising to 47.36 per cent in 1959. Toronto payments accounted for 80 per cent of the provincial total last year. Ottawa debits, which constituted a relatively high proportion of the provincial total during the second World War, have since fallen off as compared with other centres.

Debits in the Prairie provinces stood at 15.2 per cent of the Canadian aggregate in 1959. Cheques cashed in Winnipeg contributed 44.7 per cent of the regional total in 1959, although the relative importance of Winnipeg debits has declined since the war. Payments in Calgary fell off somewhat from the previous year to 3.4 per cent of the Canadian aggregate.

Value of cheques cashed in British Columbia stood at 7.1 per cent of the national total in 1959, well above this province's share of the Canadian aggregate before the second World War. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering rate of turnover of current deposits have been revised, beginning 1957, to exclude government deposits. The rate of turnover of current deposits compiled on an annual basis, averaged 56.38 for 1959, as compared with the 50.59 turnover for 1958 and 50.92 for 1957. Value of

cheques cashed against current deposits rose by 12.4 per cent over 1958 and by 8 per cent over 1957. Deposits were 0.9 per cent over 1958 and 8.6 per cent over 1957 in the same comparison. The annual rate of turnover of savings accounts increased from 1.40 in 1958 to 1.48 last year.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	
Atlantic provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Nunavut and N.W.T.	5,288	—	—	—	—
Total	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Nunavut and N.W.T.	—	—	—
Total	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic provinces, the coverage declined between 1935 and 1953. The addition of St. John's

Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the

national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic provinces. Monthly data for 1958 and 1959 for all 52 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
		dollars	
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Total — All Canada	13,078,431,755	755,396,330	13,833,828,085

CHART I

CHEQUES CASHED

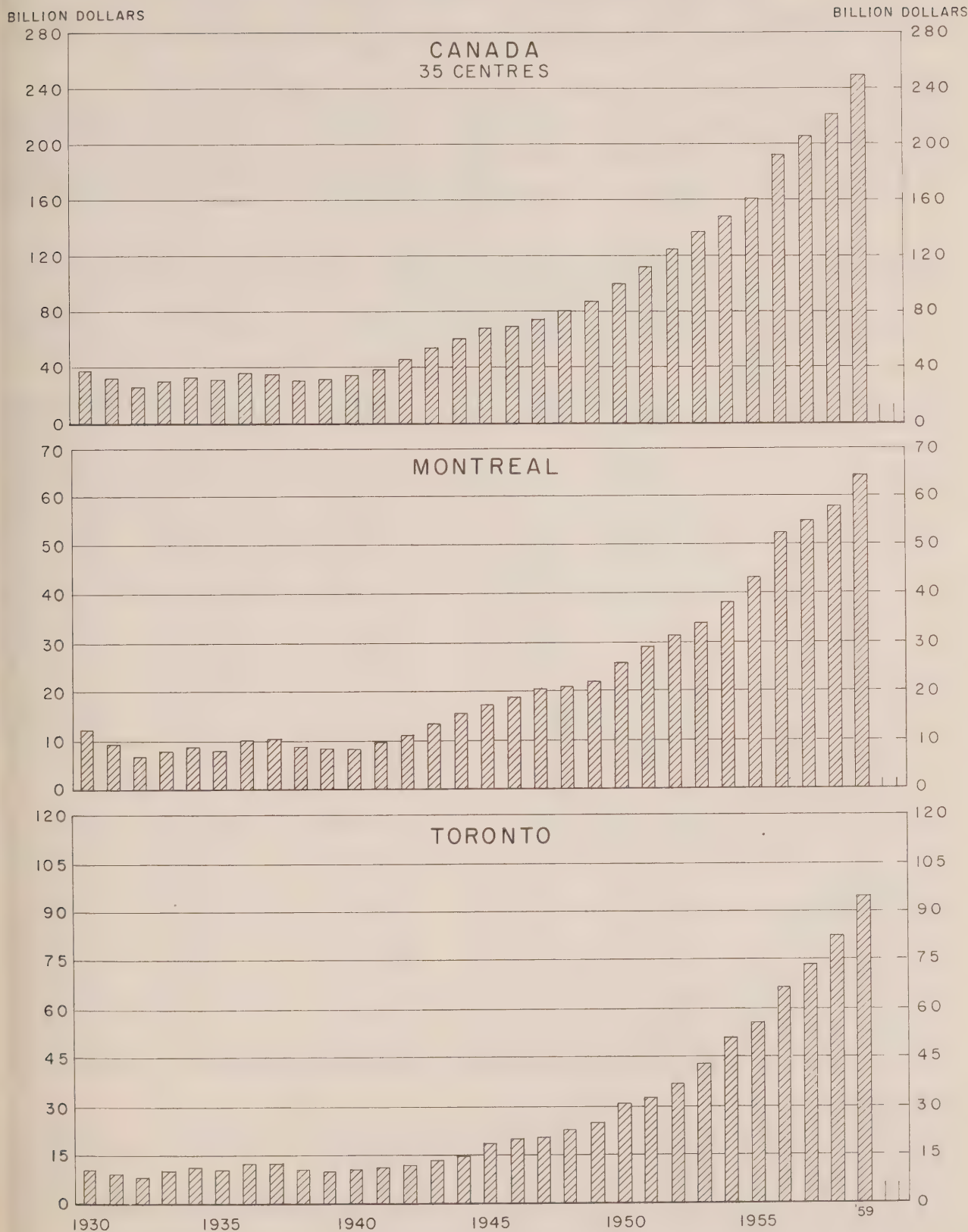


TABLE 1. Cheques Cashed Against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1957, 1958, and 1959

Clearing house centres	1939	1946	1957	1958	1959
	dollars				
Atlantic provinces:					
Halifax	381,824,396	870,735,782	1,862,262,193	1,952,996,188	2,240,973,028
Moncton	108,891,549	276,711,273	610,987,505	644,872,678	687,497,067
Saint John	189,232,027	456,571,211	974,094,965	974,038,472	1,240,454,340
Saint John's	—	—	806,538,681	866,665,926	950,687,765
Totals	679,947,972	1,604,018,266	4,253,883,344	4,438,573,264	5,119,612,200
Quebec:					
Montreal	8,759,472,109	18,828,185,425	54,937,929,994	57,779,113,688	64,370,686,944
Quebec	977,211,370	1,722,532,681	4,675,308,837	4,994,969,283	5,515,387,714
Sherbrooke	83,715,973	198,641,707	540,226,765	544,068,582	579,963,257
Totals	9,820,399,452	20,749,359,813	60,153,465,596	63,318,151,553	70,466,037,915
Ontario:					
Brantford	107,113,483	269,742,168	587,964,512	611,025,605	692,884,865
Chatham	102,259,883	185,640,451	552,228,607	639,882,625	618,777,720
Cornwall	—	—	405,239,116	400,904,549	430,320,030
Fort William	67,033,183	185,151,376	455,892,329	458,694,532	483,013,614
Hamilton	644,434,304	1,460,388,257	4,355,968,082	4,681,253,378	5,784,746,402
Kingston	72,712,646	205,647,350	449,613,360	499,922,445	530,387,658
Kitchener	145,302,026	363,577,527	978,856,453	1,050,153,291	1,212,701,100
London	385,768,062	871,610,947	2,489,582,356	2,756,333,193	3,248,220,989
Ottawa	1,266,268,210	5,170,462,037	3,823,157,651 ¹	4,823,536,910 ¹	5,441,744,284 ¹
Peterborough	70,496,391	197,282,253	533,262,032	534,560,585	597,132,827
St. Catharines	—	253,814,244	795,132,217	800,628,561	847,322,290
Sarnia	76,489,776	244,695,664	571,839,628	589,935,036	610,219,199
Sudbury	85,812,435	153,372,708	641,458,123	613,036,685	646,385,049
Toronto	10,173,866,946	19,907,026,302	73,497,632,863	82,217,905,492	94,286,068,937
Windsor	420,933,103	933,544,600	2,331,538,033	2,120,835,274	2,422,431,509
Totals	13,618,490,448	30,401,955,884	92,469,365,362	102,798,608,161	117,852,356,473
Prairie provinces:					
Brandon	33,810,275	104,139,525	222,033,280	229,039,246	247,763,532
Calgary	661,675,521	1,602,017,603	8,319,489,021	7,646,109,483	8,528,838,392
Edmonton	470,279,314	1,213,183,915	4,876,156,389	5,149,338,883	5,823,945,694
Lethbridge	56,702,076	146,971,392	421,533,161	441,664,205	498,786,593
Medicine Hat	27,707,009	74,791,412	193,144,298	201,480,020	226,497,863
Moose Jaw	83,327,283	185,849,046	340,909,600	392,210,021	394,039,743
Prince Albert	27,796,295	104,869,722	185,407,182	204,350,582	229,736,134
Regina	555,513,335	977,251,230	3,233,572,111	3,622,192,049	3,859,211,167
Saskatoon	121,853,807	349,200,751	849,665,271	971,923,570	1,085,022,733
Winnipeg	3,439,564,964	6,366,405,086	13,418,516,280	15,631,849,109	16,910,586,074
Totals	5,478,229,879	11,124,679,682	32,060,426,593	34,490,157,168	37,804,427,925
British Columbia:					
New Westminster	78,647,117	226,075,659	742,204,569	824,007,009	925,926,380
Vancouver	1,587,410,731	4,354,229,708	13,523,017,398	13,143,565,802	14,230,064,376
Victoria	354,226,232	787,288,421	2,356,083,788	2,276,891,156	2,470,926,263
Totals	2,020,284,080	5,367,593,788	16,621,305,755	16,244,463,967	17,626,917,019
CANADA	31,617,351,831	69,247,607,433	205,558,446,650	221,289,954,113	248,869,351,532

¹ Excludes some debits reported in preceding years.

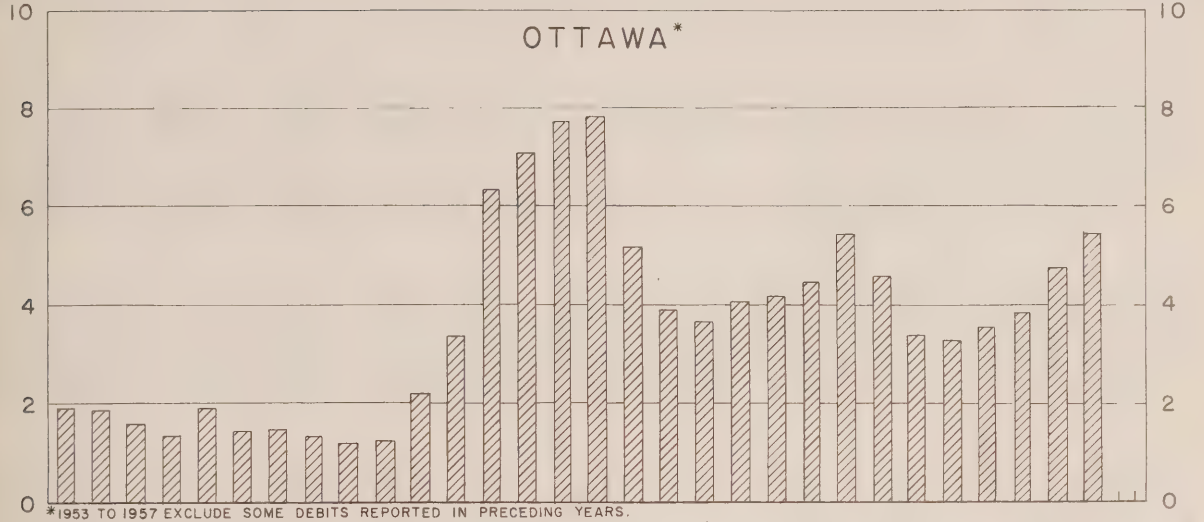
CHART 2

CHEQUES CASHED

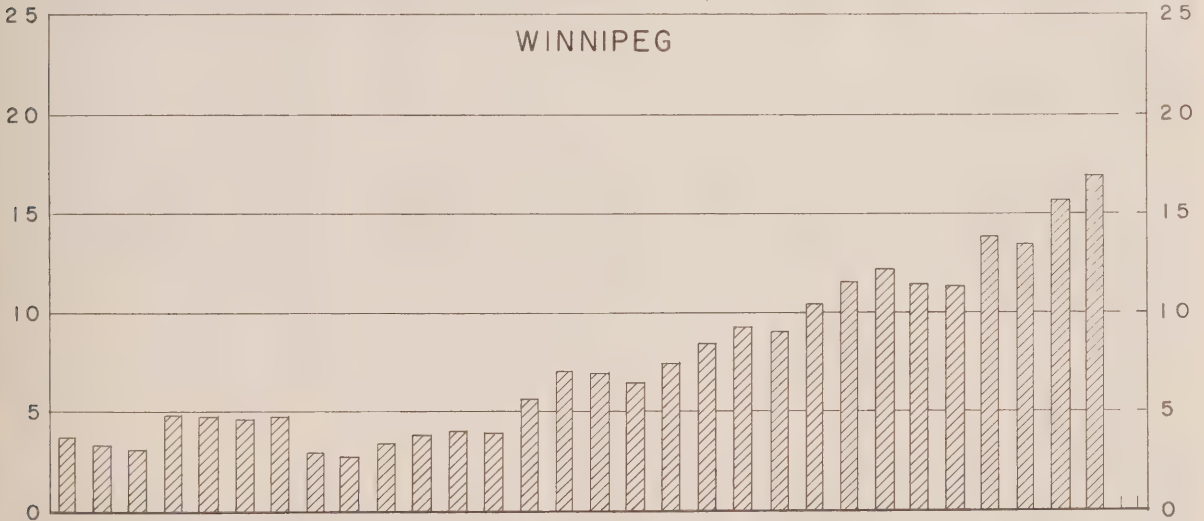
BILLION DOLLARS

BILLION DOLLARS

OTTAWA*



WINNIPEG



VANCOUVER

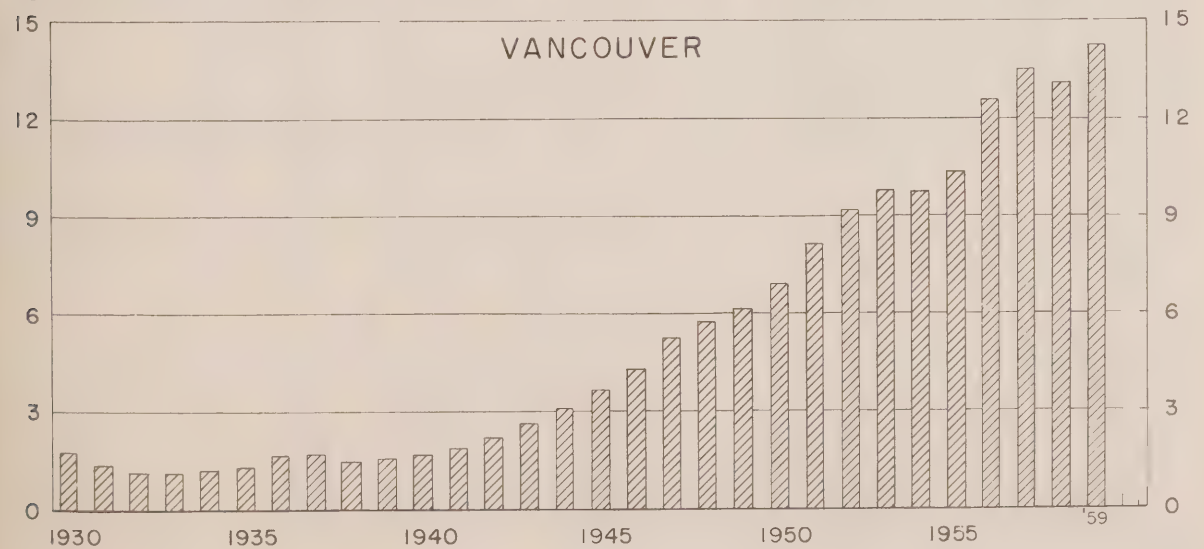


TABLE 2. Percentage Analysis of Cheques Cashied Against Individual Accounts in 35 Clearing House Centres; Cheques Cashied Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1956	1957	1958	1959
Atlantic provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	559.5	548.3	575.0	659.8
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	569.7	565.0	596.3	635.7
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	429.9	507.6	507.6	646.4
Totals	91.4	124.7	75.2	106.3	207.5	250.8	646.6	665.0	693.9	651.7
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	583.2	610.0	641.6	714.8
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	522.5	533.9	570.4	629.8
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	639.7	645.1	649.7	692.6
Totals	81.6	165.4	86.0	98.5	172.8	208.2	578.4	603.6	635.4	707.1
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	544.9	537.1	558.2	633.0
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	434.7	534.7	619.6	599.2
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	602.6	669.2	673.3	709.0
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	668.7	696.9	749.0	925.5
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	652.2	631.4	702.0	744.8
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	666.7	694.1	744.6	859.9
London	68.3	109.1	76.9	99.1	171.6	223.9	585.8	639.6	708.2	834.5
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	296.3 ¹	317.6 ¹	400.7 ¹	452.0 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	733.8	758.9	760.7	849.8
Sarnia	—	194.5	114.4	101.3	246.1	324.1	732.3	757.5	781.5	808.3
Sudbury	—	40.3	49.4	101.3	133.0	181.0	685.2	757.2	723.6	763.0
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	635.8	704.8	788.4	904.2
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	584.8	529.5	481.7	550.2
Totals	81.2	134.3	94.3	98.6	194.8²	220.1	612.5	669.6	744.4	844.1
Prairie provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	663.5	676.0	697.3	754.3
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	1,118.9	1,278.6	1,175.1	1,310.8
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	1,099.0	1,133.3	1,196.8	1,353.5
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	701.4	736.6	771.8	871.6
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	627.3	686.0	715.6	804.4
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	472.9	496.9	571.7	574.4
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	640.9	718.9	792.4	890.8
Regina	59.1	124.2	86.6	109.5	227.6	192.5	568.5	637.1	713.7	760.4
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	673.7	739.7	846.2	944.6
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	517.7	505.1	588.5	636.6
Totals	120.4	173.3	140.3	119.8	251.3	243.3	671.6	701.2	754.3	826.8
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	969.0	1,003.4	1,113.9	1,251.7
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	813.6	874.6	850.1	920.4
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	610.5	743.3	718.3	779.6
Totals	89.1	150.9	77.0	104.8	192.9	277.1	686.3	838.1	838.6	910.0
CANADA	87.8	150.9	97.0	102.2	196.2²	223.9	621.8	664.7	715.6	804.8

¹ Excludes some debits reported in preceding years.

² St. Catharines data are included in Ontario and Canada totals since 1944.

CHART 3

CHEQUES CASHED

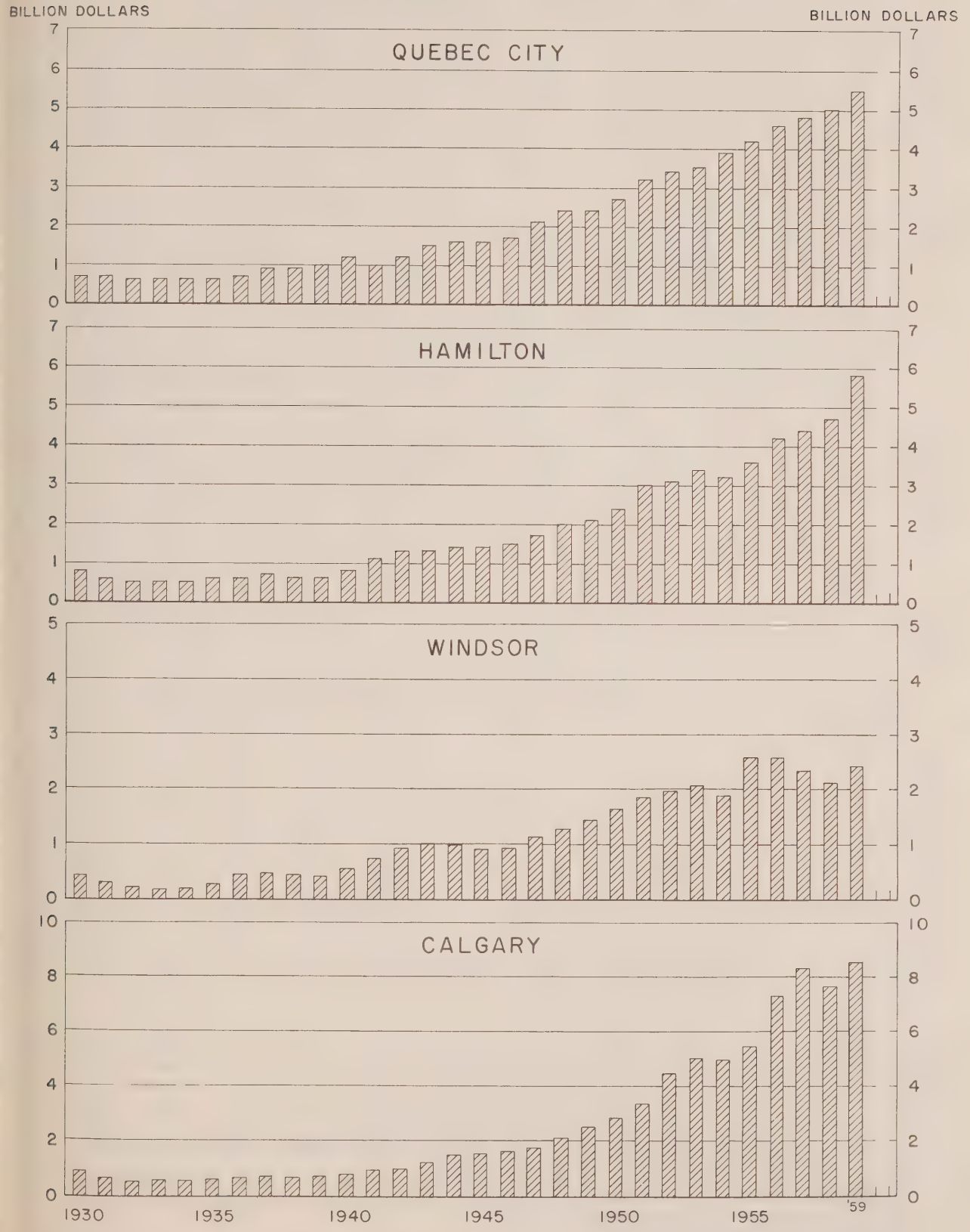


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1956	1957	1958	1959
	percentage of Canada total									
Atlantic provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	0.99	0.91	0.88	0.90
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.32	0.30	0.29	0.28
Saint John	0.97	0.59	0.51	0.60	0.64	0.66	0.43	0.47	0.44	0.50
St. John's	—	—	—	—	—	¹	0.41	0.39	0.39	0.38
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.15	2.07	2.01	2.06
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	27.32	26.73	26.11	25.86
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.38	2.27	2.26	2.22
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.28	0.26	0.25	0.23
Totals	29.95	35.32	28.58	31.06	28.38	29.96	29.97	29.26	28.61	28.31
Ontario:										
Brantford	0.31	0.36	0.27	0.34	0.39	0.39	0.31	0.29	0.28	0.28
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.23	0.27	0.29	0.25
Cornwall	—	—	—	—	—	²	0.20	0.20	0.18	0.17
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.22	0.21	0.19
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.17	2.12	2.12	2.32
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.24	0.22	0.23	0.21
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.49	0.48	0.47	0.49
London	0.98	0.91	1.00	1.22	1.10	1.26	1.19	1.21	1.25	1.30
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	1.86 ³	1.86 ³	2.18 ³	2.19 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.27	0.26	0.24	0.24
St. Catharines	—	—	—	⁴	0.41	0.37	0.41	0.39	0.36	0.34
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.29	0.28	0.27	0.24
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.30	0.31	0.28	0.26
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	34.48	35.76	37.15	37.88
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	1.34	1.13	0.96	0.97
Totals	41.28	39.73	43.45	43.07	44.34	43.91	43.99	44.98	46.45	47.36
Prairie provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.11	0.11	0.10	1.00
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.79	4.05	3.46	3.43
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.46	2.37	2.33	2.34
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.21	0.21	0.20	0.20
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.09	0.09	0.09
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.17	0.17	0.18	0.16
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.09	0.09	0.09	0.09
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.50	1.57	1.64	1.55
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.40	0.41	0.44	0.44
Winnipeg	13.97	10.26	16.01	10.87	11.51	0.19	7.15	6.53	7.06	6.79
Totals	20.27 ⁵	16.98 ⁵	21.39	17.33	18.93	16.05	15.97	15.60	15.59	15.19
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.37	0.36	0.37	0.37
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	6.54	6.58	5.94	5.72
Victoria	0.94	0.97	0.78	1.12	0.83	1.14	1.01	1.15	1.03	0.99
Totals	6.35	6.26	4.98	6.39	6.16	7.76	7.92	8.09	7.34	7.08
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some debits reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.

CHART 4

CHEQUES CASHED

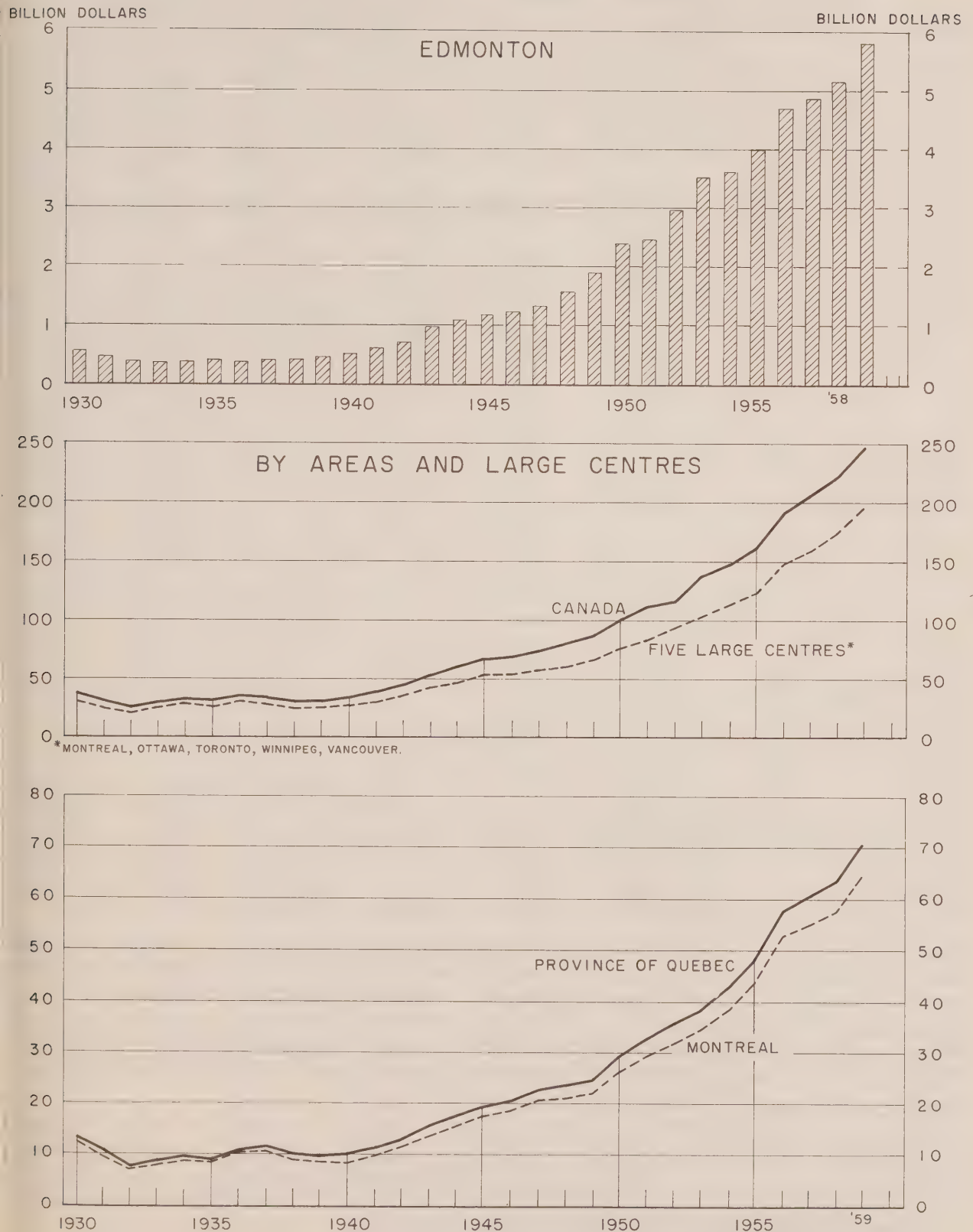


TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic provinces	Quebec	Ontario	Prairie provinces	British Columbia
thousand dollars						
1924	27,157,474	584,826	8,132,991	11,209,395	5,505,063	1,725,164
1925	28,126,061	572,500	8,475,224	11,236,044	6,000,048	1,842,245
1926	30,358,035	604,740	9,909,472	11,998,344	5,885,646	1,959,833
1927	36,093,503	627,744	12,643,906	14,641,811	6,126,986	2,053,056
1928	43,476,959	745,468	14,912,658	17,312,849	8,006,713	2,499,271
1929	46,670,982	797,958	16,483,667	18,543,768	7,922,806	2,922,782
1930	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1931	31,586,468	652,543	10,550,073	13,376,840	5,201,212	1,805,800
1932	25,844,288	519,171	7,766,201	11,258,872	4,797,206	1,502,839
1933	29,981,465	481,014	8,567,070	13,027,438	6,414,354	1,491,590
1934	32,866,673	534,251	9,449,710	14,919,504	6,337,240	1,625,968
1935	31,546,066	574,053	8,977,529	13,876,626	6,445,396	1,672,462
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,061	733,359	11,568,422	15,939,149	4,827,021	2,098,109
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,352	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,061	15,384,403	6,118,407	2,137,113
1941	39,242,957	940,712	11,068,667	18,214,789	6,591,645	2,427,145
1942	45,526,254	1,075,737	12,751,094	22,136,164	6,722,377	2,840,883
1943	53,796,715	1,243,763	15,373,881	24,681,702	9,199,964	3,297,405
1944	60,676,954	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,813	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,607	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,093	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,448	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,633	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,896	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,352	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1954 ³	153,192,527	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ³	166,537,863	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ³	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ³	212,235,194	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ³	228,173,162	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ³	256,243,217	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
Percentage change, ⁴ 1959 over:						
1929	+433.2	+541.6	+327.5	+535.5	+377.2	+503.1
1938	+704.8	+700.3	+607.1	+753.4	+726.8	+810.0
1958	+ 12.5	+ 15.3	+ 11.3	+ 14.6	+ 9.6	+ 8.5

¹ Includes debits in St. John's Newfoundland, since April, 1949.² Cornwall data added as of May, 1950.³ Includes the 17 new centres added as of January, 1953.⁴ Exclusive of the 17 new centres.

CHART 5

CHEQUES CASHED

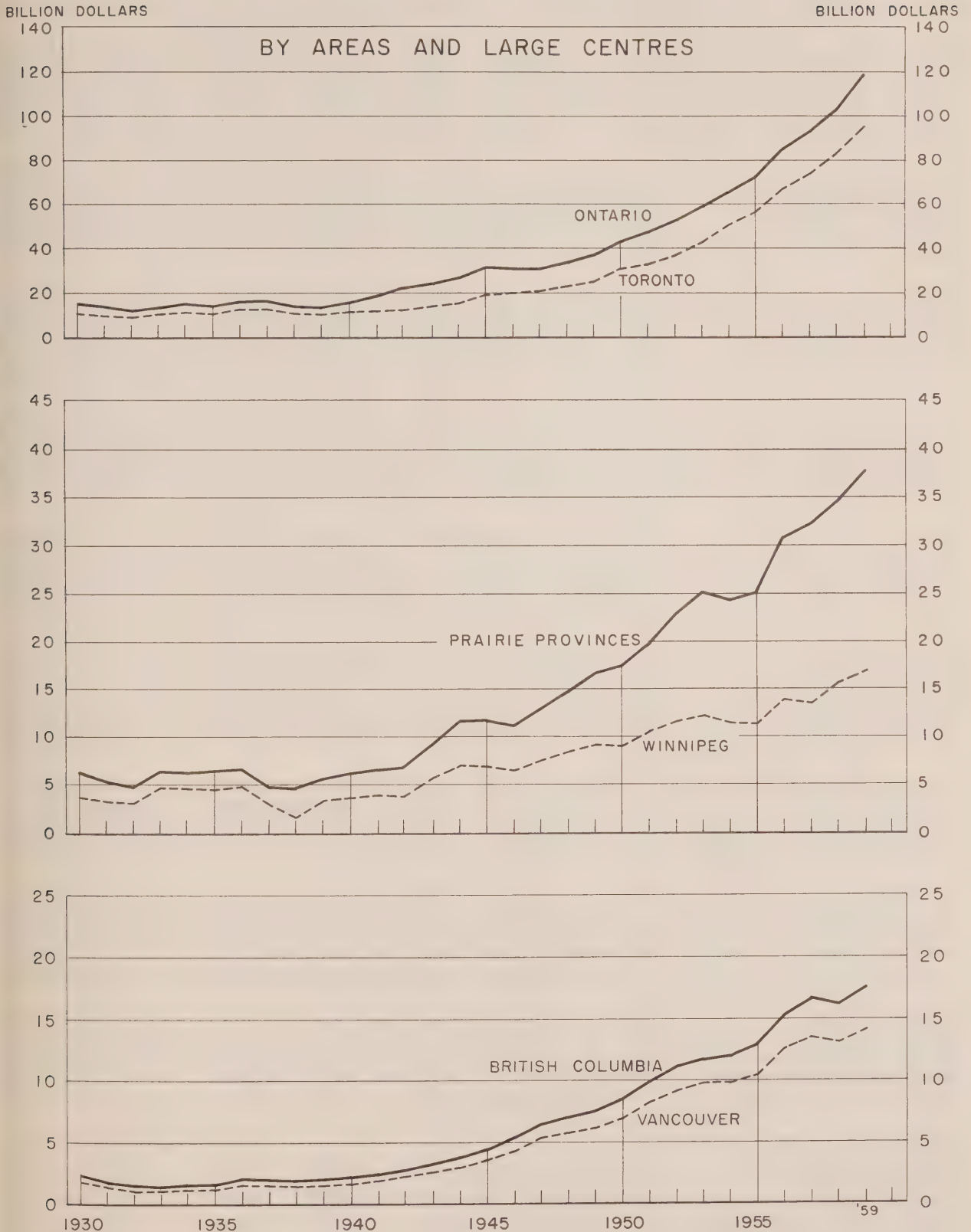


TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1925	91.0	291,519	72,671	208,310	—	7,765,598
1926	98.2	310,156	80,080	214,504	—	9,133,358
1927	116.7	324,548	84,077	219,119	—	11,779,679
1928	140.6	404,665	91,314	249,489	—	13,962,318
1929	150.9	425,488	99,598	272,872	—	15,558,094
1930	121.2	361,737	101,018	245,596	—	12,271,206
1931	102.1	330,372	87,229	234,943	—	9,756,754
1932	83.6	257,989	73,549	187,633	—	7,135,517
1933	97.0	254,223	72,569	154,222	—	7,943,787
1934	106.3	275,949	87,228	171,074	—	8,834,691
1935	102.0	310,052	90,680	173,321	—	8,307,134
1936	116.2	341,776	98,641	189,985	—	10,150,017
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	381,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,346	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,992
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,830	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,799
1949	283.1	1,065,169	383,935	511,975	356,595 ⁵	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4 ⁶	1,473,199	508,737	680,167	735,434	34,178,607
1954	478.8 ⁶	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8 ⁶	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8 ⁶	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7 ⁶	1,862,262	610,988	974,095	806,539	54,937,930
1958	715.6 ⁶	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8 ⁶	2,240,973	687,497	1,240,454	950,688	64,370,687
Percentage change, 1959 over:						
1929	+433.3	+426.7	+590.3	+354.6	—	+313.7
1938	+704.8	+559.8	+535.7	+546.4	—	+614.8
1958	+ 12.5	+ 14.7	+ 6.6	+ 27.4	+9.7	+ 11.4

⁵ 9 months.⁶ Exclusive of the 17 new centres.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousand dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1925	606,288	103,338	97,420	72,552	—	80,642	561,987
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1927	745,181	119,046	120,130	92,587	—	98,597	677,173
1928	794,833	115,507	143,943	101,384	—	108,176	814,421
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1930	744,930	120,922	126,813	95,460	—	78,029	831,838
1931	701,258	92,061	106,213	81,403	—	66,540	649,600
1932	560,686	69,997	85,439	71,625	—	55,336	526,941
1933	558,047	65,236	80,402	64,148	—	47,792	460,729
1934	550,664	64,354	84,950	71,123	—	49,838	528,308
1935	606,964	63,430	94,186	79,902	—	50,203	559,388
1936	717,146	71,485	103,221	100,652	—	63,349	601,359
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,286	2,124,308
1950	2,695,920	311,763	422,413	346,209	104,524 ⁷	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,771	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,389	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,695	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
Percentage change, 1959 over:							
1929	+599.8	+322.0	+315.9	+451.1	—	+372.8	+535.8
1938	+529.8	+592.6	+533.0	+499.2	—	+609.0	+825.5
1958	+ 10.4	+ 6.6	+ 13.4	- 3.3	+7.3	+ 5.3	+ 23.6

⁷ 8 months.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousand dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1925	60,684	101,459	258,400	2,019,305	74,623	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1927	74,495	123,259	355,622	1,922,947	84,633	—
1928	79,596	142,995	404,701	2,089,409	92,761	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1930	79,797	139,516	408,177	1,904,804	84,634	—
1931	64,828	116,857	365,325	1,869,731	70,964	—
1932	55,086	96,267	315,954	1,579,528	55,427	—
1933	51,474	93,145	299,131	1,339,010	49,090	—
1934	52,720	108,804	334,741	1,914,297	53,767	—
1935	55,635	114,192	362,318	1,444,156	60,023	—
1936	67,867	128,018	420,890	1,469,292	68,621	—
1937	76,687	143,265	413,075	1,348,844	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,209	623,024	1,528,833	4,459,566	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ^a	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ^a	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ^a	380,474	683,521
1956	464,436	940,310	2,279,949	3,567,496 ^a	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ^a	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ^a	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ^a	597,133	847,322
Percentage change, 1959 over:						
1929	+532.3	+661.4	+664.6	+171.8	+540.4	—
1938	+644.8	+759.9	+734.5	+352.0	+749.8	—
1958	+ 6.1	+ 15.5	+ 17.8	+ 12.8	+ 11.7	+5.8

^a Excludes some debits reported in preceding years.

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924	—	—	7,695,055	283,118	48,518	638,162
1925	—	—	7,587,940	321,032	51,161	622,215
1926	96,816	—	8,209,525	379,061	50,324	717,870
1927	103,209	—	10,536,876	452,282	51,371	734,173
1928	120,924	—	12,673,220	541,320	61,324	1,096,734
1929	146,820	34,117	13,714,709	594,319	62,315	1,253,619
1930	124,524	87,110	10,654,982	428,655	50,605	898,426
1931	104,001	58,833	9,512,342	310,203	39,803	647,872
1932	95,059	40,329	8,066,207	215,676	33,570	513,558
1933	86,378	41,886	10,221,688	192,567	27,284	557,892
1934	78,159	48,991	11,389,322	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,831
1936	74,160	72,735	12,168,836	439,678	28,314	636,146
1937	81,347	88,781	12,226,885	493,283	31,359	658,768
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,974	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,953	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,026	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,185	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,837	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,175	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,451	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,432	247,764	8,528,838
Percentage change, 1959 over:						
1929	+315.6	+1,794.6	+587.5	+307.6	+297.6	+ 580.3
1938	+708.3	+ 663.0	+804.2	+450.2	+654.3	+1,210.8
1958	+ 3.4	+ 5.4	+ 14.7	+ 14.2	+ 8.2	+ 11.5

TABLE 4. Cheques Cashed Against Individual Accounts — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1925	368,310	58,424	41,053	105,510	24,529	376,635
1926	398,020	67,395	35,077	110,068	28,605	404,127
1927	437,357	64,105	40,757	109,425	31,359	441,329
1928	546,842	89,863	56,954	119,937	35,799	552,942
1929	603,871	97,220	54,259	128,436	39,151	630,264
1930	570,302	73,735	37,888	112,897	32,683	570,767
1931	489,784	49,736	26,122	79,344	29,802	412,701
1932	393,433	37,067	21,077	61,065	21,124	462,876
1933	366,409	36,911	21,506	48,697	17,845	439,593
1934	382,682	42,671	25,377	51,317	21,107	475,031
1935	400,418	48,946	27,323	53,874	24,434	505,053
1936	387,387	45,780	26,843	77,377	25,977	495,621
1937	417,970	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	173,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,153	2,297,906
1955	4,051,760	354,899	146,543	295,192	155,490	2,395,129
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,156	421,533	193,144	340,910	185,407	3,233,571
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,191
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
Percentage change, 1959 over:						
1929	+ 864.4	+413.0	+317.4	+206.8	+486.8	+512.0
1938	+1,253.5	+771.6	+704.4	+474.4	+790.8	+660.0
1958	+ 13.1	+ 12.9	+ 12.4	+ 0.5	+ 12.4	+ 6.0

TABLE 4. Cheques Cashed Against Individual Accounts — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924.....	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1925.....	126, 234	4, 182, 585	43, 392	64, 256	1, 475, 011	302, 978
1926.....	146, 930	3, 877, 247	49, 982	77, 072	1, 553, 256	329, 505
1927.....	160, 733	4, 004, 980	51, 397	82, 664	1, 595, 940	374, 452
1928.....	203, 265	5, 187, 680	55, 373	92, 705	1, 984, 486	422, 080
1929.....	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1930.....	194, 543	3, 712, 135	25, 100	93, 831	1, 812, 725	415, 915
1931.....	143, 057	3, 279, 818	3, 173 ⁹	67, 987	1, 416, 429	321, 384
1932.....	114, 982	3, 138, 454	—	51, 107	1, 190, 466	261, 265
1933.....	100, 030	4, 798, 188	—	47, 213	1, 207, 251	237, 126
1934.....	102, 963	4, 682, 240	—	52, 391	1, 320, 857	252, 721
1935.....	110, 058	4, 632, 792	—	59, 819	1, 349, 924	262, 719
1936.....	121, 553	4, 660, 522	—	70, 090	1, 682, 787	322, 482
1937.....	121, 375	2, 988, 969	—	74, 751	1, 692, 514	330, 844
1938.....	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939.....	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940.....	140, 367	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941.....	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942.....	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943.....	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944.....	264, 084	6, 986, 366	—	175, 523	3, 059, 155	500, 944
1945.....	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946.....	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947.....	394, 915	7, 381, 393	—	289, 113	5, 321, 162	929, 641
1948.....	442, 603	8, 375, 791	—	326, 958	5, 765, 370	951, 291
1949.....	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 711
1950.....	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951.....	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952.....	637, 830	11, 508, 238	—	491, 737	9, 193, 883	1, 425, 392
1953.....	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 170
1954.....	701, 960	11, 416, 902	—	608, 577	9, 752, 577	1, 595, 172
1955.....	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956.....	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957.....	849, 665	13, 418, 516	—	742, 205	13, 523, 017	2, 356, 084
1958.....	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
1959.....	1, 085, 023	16, 910, 586	—	925, 926	14, 230, 064	2, 470, 926
Percentage change, 1959 over:						
1929.....	+384. 0	+253. 1	—	+ 778. 8	+501. 5	+447. 0
1938.....	+844. 6	+536. 6	—	+1, 151. 7	+820. 4	+679. 6
1958.....	+ 11. 6	+ 8. 2	—	+ 12. 4	+ 8. 3	+ 8. 5

⁹ Weyburn Branches absorbed by Imperial Bank May 1, 1931.

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1958 and 1959**1. Atlantic provinces**

Month	Charlottetown		Fredericton		Glace Bay	
	1958	1959	1958	1959	1958	1959
	dollars					
January	21,641,947	20,602,165	49,207,863	34,218,998	4,733,967	4,642,257
February	14,832,757	19,730,628	35,827,831	43,049,382	3,530,299	3,894,379
March.....	15,433,792	20,363,963	47,481,682	43,660,222	4,219,235	4,310,493
April	18,325,922	22,834,168	92,228,347	49,788,200	4,798,901	4,480,180
May	21,295,998	22,730,225	39,573,832	36,723,978	4,761,251	4,755,094
June.....	18,220,769	22,983,884	42,395,032	37,698,715	5,551,940	5,463,821
July	19,929,081	24,112,396	38,771,755	56,737,500	4,536,205	4,936,775
August.....	21,305,530	27,380,455	42,897,672	41,684,539	4,099,227	4,666,936
September	19,686,651	30,096,095	43,015,973	38,982,245	4,594,574	4,963,773
October	18,776,036	23,233,249	43,625,132	49,303,607	4,827,671	4,899,771
November	18,879,399	29,104,480	40,152,751	43,872,574	4,548,476	5,598,827
December	19,996,008	29,205,170	38,743,254	37,790,515	5,403,478	5,659,549
Total	228,323,890	292,376,878	553,921,124	513,510,475	55,605,224	58,271,855
	Halifax		Moncton		Saint John	
	1958	1959	1958	1959	1958	1959
	dollars					
January	154,063,095	192,984,376	54,369,826	56,067,610	67,324,018	87,106,747
February	134,874,819	160,867,145	48,585,246	51,600,848	88,728,632	77,057,868
March.....	136,002,058	165,186,903	51,773,972	55,653,244	84,222,844	87,055,738
April	154,257,521	189,581,349	52,177,210	61,122,546	66,652,845	125,796,272
May	155,593,966	184,926,282	57,845,501	55,547,667	66,118,394	120,142,601
June.....	207,330,092	195,057,041	52,627,271	60,141,061	96,709,042	109,787,150
July	170,173,975	185,088,139	54,319,498	58,778,568	73,237,996	106,564,562
August.....	146,887,447	170,326,870	49,395,078	53,220,559	71,657,745	109,040,045
September	171,004,509	195,297,563	53,879,667	54,869,496	89,202,538	97,692,406
October	175,252,288	187,570,518	54,539,546	55,675,523	83,041,566	106,105,141
November	167,707,789	212,145,923	52,901,361	59,754,392	77,369,239	109,939,954
December	179,848,629	201,940,919	62,458,502	65,065,553	109,773,613	104,165,856
Total	1,952,996,188	2,240,973,028	644,872,678	687,497,067	974,038,472	1,240,454,340
	St. John's		Sydney		Total for 8 centres	
	1958	1959	1958	1959	1958	1959
	dollars					
January	68,290,151	75,720,015	18,051,824	27,292,373	437,682,691	498,634,541
February	55,886,981	58,166,020	21,078,595	22,967,020	403,345,160	437,333,290
March.....	61,664,505	66,395,792	18,651,149	25,215,401	419,449,237	467,841,756
April	63,580,863	72,096,451	22,570,424	26,548,516	474,592,033	552,247,682
May	67,503,094	74,638,921	26,298,690	28,464,072	438,990,726	527,928,840
June.....	76,634,945	77,153,639	29,217,472	32,981,270	528,686,563	541,266,581
July	70,810,101	89,268,688	27,643,844	30,129,607	459,422,455	555,616,235
August.....	68,365,346	78,946,981	28,542,148	30,403,556	433,150,193	515,669,941
September	75,827,077	82,764,776	26,533,210	30,725,522	483,744,199	535,391,876
October	85,495,429	74,756,697	29,890,742	32,000,074	495,448,410	533,544,580
November	76,402,313	91,627,874	29,985,707	34,029,275	467,947,035	586,073,299
December	96,205,121	109,151,911	32,479,419	37,979,916	544,908,024	590,959,389
Total	866,665,926	950,687,765	310,943,224	358,736,602	5,587,366,726	6,342,508,010

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1958 and 1959 — Continued

2. Province of Quebec

Month	Chicoutimi		Drummondville		Granby	
	1958	1959	1958	1959	1958	1959
	dollars					
January	20,742,402	21,203,095	13,756,569	14,323,208	16,700,552	16,985,949
February	20,962,894	20,991,663	12,485,600	13,723,169	13,571,038	15,958,198
March	20,482,947	23,710,706	13,972,083	15,081,206	16,197,043	16,848,286
April	21,352,270	24,805,710	15,094,512	16,882,418	14,504,843	19,144,952
May	23,181,605	25,078,608	16,329,734	17,021,567	18,463,009	19,907,577
June	24,210,117	26,709,324	16,043,668	17,856,254	19,679,413	22,064,318
July	22,995,158	28,727,684	16,330,011	18,736,701	19,852,748	22,260,701
August	22,212,568	26,848,426	14,198,673	16,071,203	18,699,720	20,413,548
September	24,878,588	28,900,002	15,607,066	16,936,871	19,178,252	21,080,351
October	25,605,349	25,822,502	16,620,134	16,230,162	20,493,224	21,600,035
November	23,790,784	27,894,457	15,751,497	17,945,995	18,898,145	21,587,507
December	27,030,975	28,586,599	16,803,107	19,771,128	20,233,114	22,318,106
Total	277,445,657	309,278,776	182,992,654	200,579,882	216,471,101	240,169,528
	Montreal		Quebec City		St. Hyacinthe	
	1958	1959	1958	1959	1958	1959
	dollars					
January	4,517,566,822	4,986,852,345	398,573,318	447,520,062	20,125,257	21,208,181
February	4,208,748,233	4,611,631,161	352,283,959	396,206,509	20,108,806	19,454,423
March	4,303,909,091	5,342,039,308	432,555,824	448,613,307	23,115,382	22,003,058
April	4,508,545,643	5,358,527,631	370,913,420	433,422,596	21,975,438	21,673,438
May	5,276,939,355	4,985,911,267	419,905,123	455,877,896	26,615,959	22,718,632
June	4,908,014,679	5,346,603,123	361,170,396	434,318,180	26,570,779	24,467,645
July	4,820,514,461	5,870,242,387	435,972,389	491,543,181	27,894,178	26,989,353
August	4,318,716,403	4,941,968,200	397,426,862	417,197,344	24,931,279	22,699,216
September	4,731,338,816	5,370,993,153	411,442,704	426,264,871	29,727,764	27,091,850
October	5,716,972,006	5,536,545,560	476,992,758	466,988,015	29,765,148	25,059,521
November	4,748,039,437	5,541,775,232	449,733,080	576,310,021	28,229,332	28,564,512
December	5,719,808,742	6,477,597,577	487,999,450	521,125,732	30,677,050	26,672,491
Total	57,779,113,688	64,370,686,944	4,994,969,283	5,515,387,714	309,736,372	288,602,320
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1958	1959	1958	1959	1958	1959
	dollars					
January	13,576,785	12,929,409	42,705,604	43,546,709	39,841,850	36,913,943
February	12,051,522	12,056,759	41,961,582	38,608,434	34,836,023	34,387,530
March	13,045,127	13,940,188	42,164,299	46,527,323	39,566,173	36,187,356
April	14,061,246	12,912,121	42,167,536	46,479,326	42,271,190	38,661,979
May	15,321,039	15,409,910	47,696,729	49,334,150	47,595,306	50,694,703
June	14,312,879	15,566,949	45,241,599	49,942,009	48,196,040	49,427,531
July	15,047,177	15,163,655	45,154,527	47,335,861	45,333,556	49,049,996
August	13,975,966	12,268,719	39,503,803	45,481,357	43,439,926	43,153,759
September	14,030,458	13,210,372	46,120,724	49,726,974	48,047,144	42,082,383
October	15,726,787	14,394,052	48,401,233	53,419,885	49,955,156	43,884,216
November	15,671,371	17,101,292	50,043,068	52,290,552	50,799,913	51,279,223
December	16,698,158	15,377,671	52,907,878	57,270,677	51,619,219	47,518,773
Total	173,518,515	170,331,097	544,068,582	579,963,257	541,501,496	523,241,392

TABLE 5. Cheques Cashied by Clearing Centres and Months, During 1958 and 1959 — Continued

2. Province of Quebec—Concluded

Month	Valleyfield		Total for 10 centres	
	1958	1959	1958	1959
dollars				
January	10,744,427	10,924,512	5,094,333,586	5,612,407,413
February	9,566,677	10,396,470	4,726,576,334	5,173,414,316
March	10,805,351	11,372,803	4,915,813,320	5,976,323,541
April	10,952,620	12,019,354	5,061,838,718	5,984,529,525
May	11,935,964	11,938,186	5,903,983,823	5,653,892,496
June	13,651,815	12,183,816	5,477,091,385	5,999,139,149
July	11,721,599	12,072,921	5,460,815,804	6,582,122,440
August	10,876,357	11,557,421	4,903,981,557	5,557,659,193
September	12,426,078	11,597,690	5,352,797,594	6,007,884,517
October	12,849,378	11,743,391	6,413,381,173	6,215,687,339
November	13,386,779	13,811,521	5,414,343,406	6,348,560,312
December	14,229,941	13,811,349	6,438,007,634	7,230,050,103
Total	143,146,986	143,429,434	65,162,964,334	72,341,670,344

3. Province of Ontario

	Brantford		Chatham		Cornwall	
	1958	1959	1958	1959	1958	1959
dollars						
January	47,906,491	49,125,077	48,947,051	42,913,976	32,376,267	30,300,914
February	43,468,800	47,744,984	46,716,967	61,381,088	27,453,816	27,375,042
March	48,337,605	53,618,407	42,651,435	51,595,700	30,300,732	32,193,026
April	47,362,848	57,871,482	84,359,858	50,758,403	29,508,159	30,431,458
May	51,776,021	61,285,941	48,049,104	48,908,454	37,023,258	31,646,666
June	51,322,794	60,536,530	40,467,612	50,107,278	32,996,619	38,700,668
July	55,878,190	66,319,406	63,132,197	49,702,200	37,187,640	40,062,666
August	47,423,217	56,413,187	51,618,430	44,032,395	29,443,074	41,157,646
September	51,011,616	55,395,394	43,258,663	49,088,825	35,098,760	35,424,237
October	58,643,451	60,100,850	55,884,380	52,333,296	35,098,978	38,436,551
November	53,440,672	61,050,413	53,553,656	52,377,500	34,984,904	39,459,306
December	54,453,900	63,423,194	61,243,272	65,578,605	39,432,342	45,131,850
Total	611,025,605	692,884,865	639,882,625	618,777,720	400,904,549	430,320,030

	Fort William		Guelph		Hamilton	
	1958	1959	1958	1959	1958	1959
dollars						
January	37,046,874	36,071,054	30,692,123	33,039,851	371,150,597	423,430,940
February	29,380,671	33,112,181	24,241,772	30,178,232	325,738,953	364,684,719
March	34,604,542	35,171,658	25,729,576	32,290,242	342,158,397	461,103,041
April	32,518,612	40,729,651	29,327,519	33,383,952	391,050,652	453,800,754
May	36,249,402	38,123,980	32,069,243	37,868,365	406,588,737	477,289,998
June	40,094,686	43,385,895	30,756,583	39,092,945	381,497,717	516,688,418
July	42,279,662	45,494,405	32,327,644	40,754,572	401,808,858	532,852,551
August	38,292,424	42,416,425	26,946,889	33,255,595	364,079,602	465,802,667
September	38,934,395	40,182,629	32,260,667	36,887,473	396,528,924	469,289,973
October	43,623,557	39,111,910	34,655,872	37,846,945	418,469,776	498,195,814
November	43,254,860	46,610,322	34,867,294	39,961,732	399,504,876	535,324,210
December	42,414,847	42,603,504	40,604,776	40,197,900	482,676,289	586,283,317
Total	458,694,532	483,013,614	374,479,958	434,757,804	4,681,253,378	5,784,746,402

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1958 and 1959 — Continued**3. Province of Ontario — Continued**

Month	Kingston		Kitchener		London	
	1958	1959	1958	1959	1958	1959
	dollars					
January	38,454,815	39,832,353	82,310,822	93,406,069	215,980,451	262,183,725
February	32,100,312	37,635,731	69,999,788	79,637,738	184,193,289	217,508,482
March	36,434,881	41,060,974	77,233,277	95,020,475	210,233,631	254,333,146
April	38,182,334	43,129,811	84,014,997	98,354,365	210,991,852	262,471,094
May	45,645,255	44,619,040	93,687,563	102,034,020	227,805,797	262,644,720
June	43,746,735	49,627,259	91,658,660	109,414,190	241,468,290	291,438,459
July	42,044,826	48,633,714	93,811,718	107,270,255	240,464,521	300,617,938
August	40,070,288	42,333,871	76,036,029	91,456,372	209,127,369	259,573,888
September	44,261,162	43,045,848	86,770,712	103,425,209	237,369,000	262,725,636
October	46,344,148	44,807,373	96,119,788	103,706,360	247,160,116	284,902,969
November	42,929,729	48,828,885	91,473,330	113,638,554	255,375,603	295,571,578
December	49,707,960	46,832,799	107,036,607	115,337,493	276,163,274	294,249,354
Total	499,922,445	530,387,658	1,050,153,291	1,212,701,100	2,756,333,193	3,248,220,989
	Niagara Falls		Oshawa		Ottawa	
	1958	1959	1958	1959	1958	1959
	dollars					
January	45,816,452	39,166,317	147,170,891	174,975,537	373,778,073	495,651,547
February	38,871,497	38,299,254	140,506,865	174,651,958	320,758,104	385,834,065
March	43,594,604	40,279,103	155,822,265	172,290,888	335,726,075	430,906,758
April	43,987,939	41,508,669	155,817,448	175,603,949	363,509,338	463,199,837
May	49,557,553	41,811,372	185,205,555	185,485,916	390,664,854	425,036,478
June	46,372,745	47,191,422	191,149,444	195,524,220	387,680,798	444,262,470
July	48,713,488	47,297,234	165,361,675	206,892,010	406,011,831	472,455,761
August	48,020,304	41,048,557	98,256,888	140,147,423	363,182,848	407,573,473
September	49,451,848	44,325,643	91,033,837	109,311,238	389,223,595	429,848,629
October	44,570,583	45,984,083	108,458,769	136,205,778	477,857,688	479,101,036
November	46,059,688	52,636,144	127,116,261	130,398,434	485,865,941	480,471,813
December	44,435,190	48,574,434	201,630,689	127,882,865	529,277,765	527,402,417
Total	549,451,891	528,122,232	1,767,530,587	1,929,370,216	4,823,536,910	5,441,744,284
	Peterborough			Port Arthur		
	1958	1959	1958	1959		
	dollars					
January	43,682,526	43,290,315	28,653,020		26,919,094	
February	35,778,142	40,439,039	25,485,497		25,055,735	
March	38,156,023	47,493,973	25,702,602		28,555,098	
April	41,504,389	51,558,500	26,520,427		29,841,906	
May	47,841,964	50,889,417	26,873,575		27,278,817	
June	47,731,155	53,918,458	30,837,486		31,237,675	
July	49,248,439	52,137,066	32,072,287		32,365,107	
August	43,766,475	45,837,396	30,695,457		33,178,520	
September	44,065,316	53,199,212	31,898,762		31,989,587	
October	47,497,244	48,848,231	32,179,706		32,342,550	
November	43,528,361	56,530,339	29,777,100		34,703,578	
December	51,760,551	52,990,881	33,563,576		37,063,559	
Total	534,560,585	597,132,827	354,259,495		370,531,226	

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1958 and 1959 — Continued

3. Province of Ontario — Concluded

Month	St. Catharines		Sarnia		Sault Ste. Marie	
	1958	1959	1958	1959	1958	1959
dollars						
January	65,134,097	64,321,501	51,875,373	49,625,220	58,265,735	49,922,927
February	59,729,282	59,738,187	41,813,221	40,900,948	41,553,284	50,180,294
March	62,418,352	69,724,946	46,665,418	46,770,761	41,925,806	70,895,079
April	59,550,097	69,450,047	48,295,720	50,033,586	55,636,223	52,009,760
May	75,505,715	68,391,237	49,735,169	46,004,372	55,143,662	57,123,057
June	67,402,932	83,075,188	52,438,842	54,303,115	50,592,476	69,375,183
July	73,463,556	80,515,262	52,086,454	57,313,738	57,956,868	66,387,853
August	55,148,367	63,750,229	43,604,285	52,924,903	47,078,670	56,382,914
September	67,725,263	71,861,927	45,781,991	50,924,381	58,348,209	66,787,215
October	70,833,250	66,350,833	56,814,143	54,298,339	66,785,994	73,985,259
November	71,085,283	77,082,343	47,291,830	50,202,555	55,267,189	118,098,783
December	72,632,367	73,060,590	53,532,590	56,917,281	76,205,272	89,008,736
Total	800,628,561	847,322,290	589,935,036	610,219,199	664,759,388	820,157,060
Sudbury		Timmins		Toronto		
	1958	1959	1958	1959	1958	1959
dollars						
January	51,890,414	45,677,771	14,088,493	14,798,001	5,987,141,601	7,890,413,472
February	44,183,094	43,012,387	11,848,961	12,973,737	5,737,593,680	6,617,385,194
March	48,111,737	48,757,934	13,704,932	15,546,566	6,009,502,544	7,376,904,795
April	51,773,860	51,003,680	13,818,790	15,895,114	6,207,745,596	7,918,211,023
May	55,011,769	56,692,467	15,653,908	16,228,039	7,861,403,429	7,843,296,792
June	54,493,505	62,347,574	16,230,956	17,918,671	7,059,851,712	8,157,032,724
July	56,333,279	58,130,918	15,647,142	17,502,363	7,130,178,116	8,880,563,959
August	50,110,761	53,181,201	13,691,434	14,863,422	6,257,318,515	7,140,431,253
September	52,015,142	53,321,041	16,077,100	15,084,789	7,060,026,523	6,996,908,328
October	52,069,721	57,172,456	16,119,699	15,544,825	8,503,818,026	8,436,790,281
November	45,426,625	57,850,456	15,477,507	18,009,792	6,735,163,817	8,010,387,592
December	51,616,778	59,237,164	16,760,910	18,033,040	7,668,161,933	9,017,743,524
Total	613,036,685	646,385,049	179,119,832	192,398,359	82,217,905,492	94,286,068,937
Windsor				Total for 21 Centres		
	1958	1959		1958	1959	
dollars						
January	184,697,206	186,668,493		7,957,059,372		10,091,734,154
February	150,924,612	171,115,060		7,432,340,607		8,558,844,055
March	164,227,503	197,438,136		7,833,241,937		9,601,950,706
April	177,627,781	221,169,109		8,193,104,439		10,210,416,150
May	183,165,030	208,795,544		9,974,656,563		10,131,454,692
June	173,316,371	210,484,178		9,132,108,118		10,625,662,520
July	189,503,748	221,000,288		9,285,512,139		11,424,269,266
August	153,865,911	178,830,644		8,087,777,237		9,304,591,981
September	157,954,667	181,980,959		9,029,096,152		9,201,008,173
October	187,586,076	214,707,022		10,700,590,965		10,820,772,761
November	186,779,382	217,190,376		8,898,223,908		10,536,384,705
December	211,186,987	213,051,700		10,164,497,875		11,620,604,207
Total	2,120,835,274	2,422,431,509		106,688,209,312		122,127,693,370

TABLE 5. Cheques Cashed by Clearing Centres and Months, During 1958 and 1959 — Continued

4. Prairie provinces

Month	Brandon		Calgary		Edmonton	
	1958	1959	1958	1959	1958	1959
	dollars					
January	17,469,710	19,182,230	625,580,103	681,560,349	401,856,842	435,138,876
February	15,010,576	16,282,079	533,122,304	541,433,751	332,489,459	389,980,608
March	16,654,035	18,194,805	572,624,749	656,869,824	373,318,612	425,815,357
April	18,622,204	21,048,224	712,736,928	779,850,581	426,083,395	487,861,151
May	18,429,018	19,460,280	638,773,182	665,013,880	381,434,150	470,881,897
June	19,887,065	22,117,226	649,464,151	679,199,508	419,798,020	533,468,758
July	20,569,687	21,351,330	654,840,810	849,907,023	542,385,764	613,938,935
August	17,753,769	19,733,891	599,166,145	701,039,338	402,213,534	479,759,452
September	19,653,784	21,576,841	634,642,201	701,870,172	449,651,604	491,025,242
October	21,933,547	20,658,301	762,089,102	754,249,967	489,485,522	489,500,452
November	21,238,727	25,705,892	588,215,342	733,628,041	445,817,084	527,871,981
December	21,817,124	22,452,433	674,854,466	784,215,958	484,804,897	478,702,985
Total	229,039,246	247,763,532	7,646,109,483	8,528,838,392	5,149,338,883	5,823,945,694
	Lethbridge		Medicine Hat		Moose Jaw	
	1958	1959	1958	1959	1958	1959
	dollars					
January	36,447,422	36,494,577	14,871,422	15,734,282	29,901,599	33,448,154
February	29,342,952	32,748,545	14,557,875	13,271,809	23,867,749	27,626,349
March	33,129,390	40,342,054	16,181,858	16,932,569	26,488,607	32,628,070
April	35,572,495	42,963,840	17,822,218	19,903,158	28,170,623	32,085,765
May	35,662,506	38,341,303	15,722,608	17,153,753	27,964,432	32,524,542
June	35,460,426	46,830,670	15,516,614	20,630,935	34,825,993	34,304,884
July	37,506,951	44,278,847	17,240,147	19,904,375	32,663,914	31,440,545
August	33,671,985	40,524,713	15,049,483	17,568,522	29,624,025	32,947,657
September	37,310,430	40,824,512	16,805,799	20,224,281	37,284,111	31,061,958
October	41,121,733	41,793,065	20,459,090	19,491,803	40,939,447	32,226,075
November	44,806,269	48,159,658	19,006,815	24,023,887	42,069,322	39,288,984
December	41,631,646	45,484,809	18,246,091	21,658,489	38,410,199	34,456,760
Total	441,664,205	498,786,593	201,480,020	226,497,863	392,210,021	394,039,743
	Prince Albert		Regina		Saskatoon	
	1958	1959	1958	1959	1958	1959
	dollars					
January	17,007,957	18,029,327	279,045,570	295,046,426	71,818,383	77,784,044
February	14,597,667	15,959,230	201,348,507	224,283,218	63,838,371	69,603,654
March	15,683,509	17,787,048	260,219,943	268,644,858	69,434,019	79,278,338
April	16,759,319	19,677,049	299,531,949	308,768,334	76,910,237	88,688,807
May	15,529,809	20,035,885	300,776,537	296,956,785	80,474,898	89,667,785
June	16,157,713	20,623,523	448,881,959	346,660,005	80,758,272	90,164,539
July	16,898,727	20,435,867	326,502,836	346,401,773	86,038,520	102,648,769
August	16,753,354	18,240,494	275,759,826	326,372,177	78,703,899	96,903,702
September	17,859,872	19,631,738	328,057,385	374,535,537	84,941,012	97,421,389
October	17,970,592	18,800,982	308,903,048	375,777,757	94,691,544	95,692,005
November	18,607,310	20,518,098	283,323,231	365,998,440	91,131,940	103,001,612
December	20,524,753	19,996,893	309,841,258	329,765,857	93,182,475	94,168,089
Total	204,350,582	229,736,134	3,622,192,049	3,859,211,167	971,923,570	1,085,022,733

TABLE 5. Cheques Cashied by Clearing Centres and Months, During 1958 and 1959 — Concluded**4. Prairie provinces — Concluded**

Month	Winnipeg		Total for 10 Centres	
	1958	1959	1958	1959
dollars				
January	1, 108, 727, 814	1, 316, 236, 503	2, 602, 726, 822	2, 928, 654, 768
February	972, 587, 408	1, 001, 399, 969	2, 200, 762, 868	2, 332, 589, 212
March	1, 052, 435, 477	1, 282, 888, 630	2, 436, 170, 199	2, 839, 381, 553
April	1, 191, 195, 266	1, 426, 168, 912	2, 823, 404, 634	3, 227, 015, 821
May	1, 553, 183, 990	1, 395, 637, 606	3, 067, 951, 130	3, 045, 673, 716
June	1, 407, 474, 585	1, 446, 383, 395	3, 128, 224, 798	3, 240, 383, 443
July	1, 416, 047, 944	1, 470, 993, 405	3, 150, 695, 300	3, 521, 300, 869
August	1, 171, 203, 388	1, 292, 512, 914	2, 639, 899, 408	3, 025, 602, 860
September	1, 278, 129, 931	1, 478, 773, 316	2, 904, 336, 129	3, 276, 944, 986
October	1, 574, 592, 729	1, 620, 215, 004	3, 372, 186, 354	3, 468, 405, 411
November	1, 433, 620, 451	1, 554, 088, 818	2, 987, 836, 491	3, 442, 285, 411
December	1, 472, 650, 126	1, 625, 287, 602	3, 175, 963, 035	3, 456, 189, 875
Total	15, 631, 849, 109	16, 910, 586, 074	34, 490, 157, 168	37, 804, 427, 925

5. British Columbia

	New Westminster		Vancouver		Victoria	
	1958	1959	1958	1959	1958	1959
dollars						
January	55, 804, 649	69, 203, 444	1, 039, 932, 499	1, 107, 961, 598	177, 263, 771	161, 539, 064
February	52, 904, 397	63, 051, 632	939, 941, 876	1, 006, 249, 939	177, 029, 479	158, 215, 099
March	58, 621, 744	74, 623, 737	962, 764, 552	1, 131, 668, 292	175, 360, 230	170, 377, 101
April	64, 374, 399	78, 599, 354	1, 027, 872, 214	1, 148, 806, 007	193, 853, 758	231, 605, 886
May	68, 998, 950	75, 074, 079	1, 191, 195, 991	1, 174, 193, 265	161, 495, 468	211, 480, 180
June	72, 151, 942	82, 267, 207	1, 179, 699, 420	1, 281, 596, 151	191, 699, 764	216, 483, 191
July	75, 405, 492	86, 952, 681	1, 143, 322, 178	1, 357, 849, 703	190, 986, 984	218, 522, 814
August	66, 323, 723	73, 311, 851	1, 037, 243, 411	1, 083, 864, 131	257, 189, 512	196, 489, 052
September	73, 379, 883	74, 527, 838	1, 027, 184, 731	1, 082, 856, 070	156, 749, 164	245, 179, 196
October	77, 891, 203	76, 778, 181	1, 203, 960, 528	1, 185, 130, 149	177, 600, 045	195, 692, 610
November	76, 568, 654	85, 490, 427	1, 194, 741, 904	1, 381, 128, 654	208, 645, 818	241, 814, 322
December	81, 581, 973	86, 045, 949	1, 195, 706, 498	1, 288, 760, 417	209, 017, 163	223, 527, 748
Total	824, 007, 009	925, 926, 380	13, 143, 565, 802	14, 230, 064, 376	2, 276, 891, 156	2, 470, 926, 263

Total for 3 Centres**Canada — 52 Centres**

	1958	1959	1958	1959
dollars				
January	1, 273, 000, 919	1, 338, 704, 106	17, 364, 803, 390	20, 470, 134, 982
February	1, 169, 875, 752	1, 227, 516, 670	15, 932, 900, 721	17, 729, 697, 543
March	1, 196, 746, 526	1, 376, 669, 130	16, 801, 421, 219	20, 262, 166, 686
April	1, 286, 100, 371	1, 459, 011, 247	17, 839, 040, 195	21, 433, 220, 425
May	1, 421, 690, 409	1, 460, 747, 524	20, 807, 272, 651	20, 819, 697, 268
June	1, 443, 551, 126	1, 580, 346, 549	19, 709, 661, 990	21, 986, 798, 242
July	1, 409, 714, 654	1, 663, 325, 198	19, 766, 160, 352	23, 746, 634, 008
August	1, 360, 756, 646	1, 353, 665, 034	17, 425, 565, 041	19, 757, 189, 009
September	1, 257, 313, 778	1, 402, 563, 104	19, 027, 287, 852	20, 423, 792, 656
October	1, 459, 451, 776	1, 457, 600, 940	22, 441, 058, 678	22, 496, 011, 031
November	1, 479, 956, 376	1, 708, 433, 403	19, 248, 307, 216	22, 621, 737, 130
December	1, 486, 305, 634	1, 598, 334, 114	21, 809, 682, 202	24, 496, 137, 688
Total	16, 244, 463, 967	17, 626, 917, 019	228, 173, 161, 507	256, 243, 216, 668

CHART 6

CHEQUES CASHED COMPARED WITH OTHER ECONOMIC FACTORS

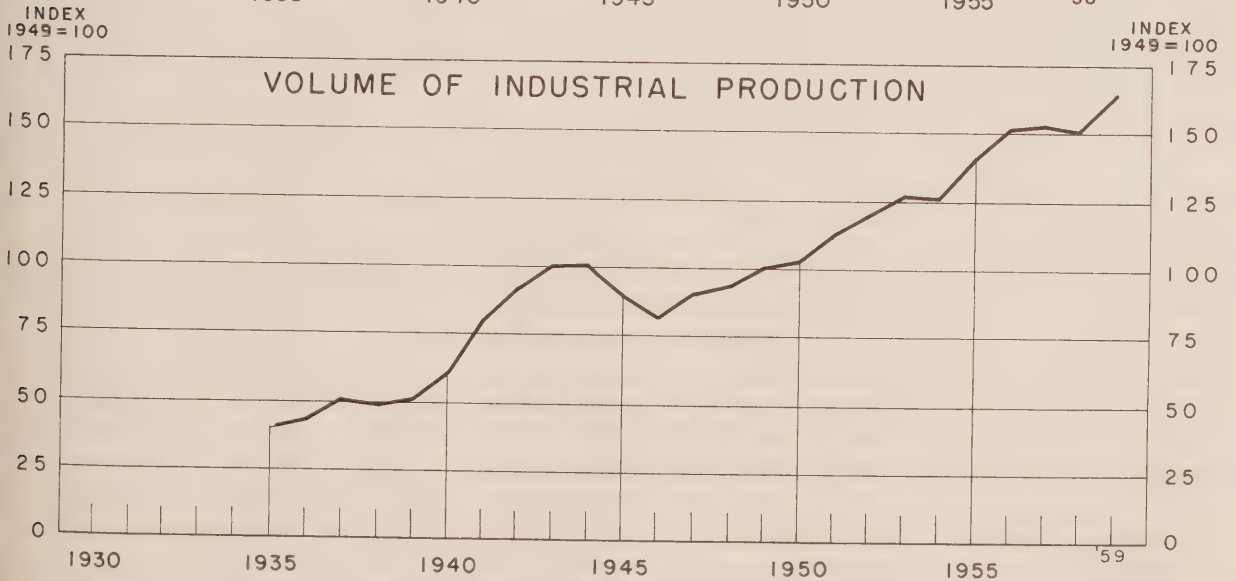
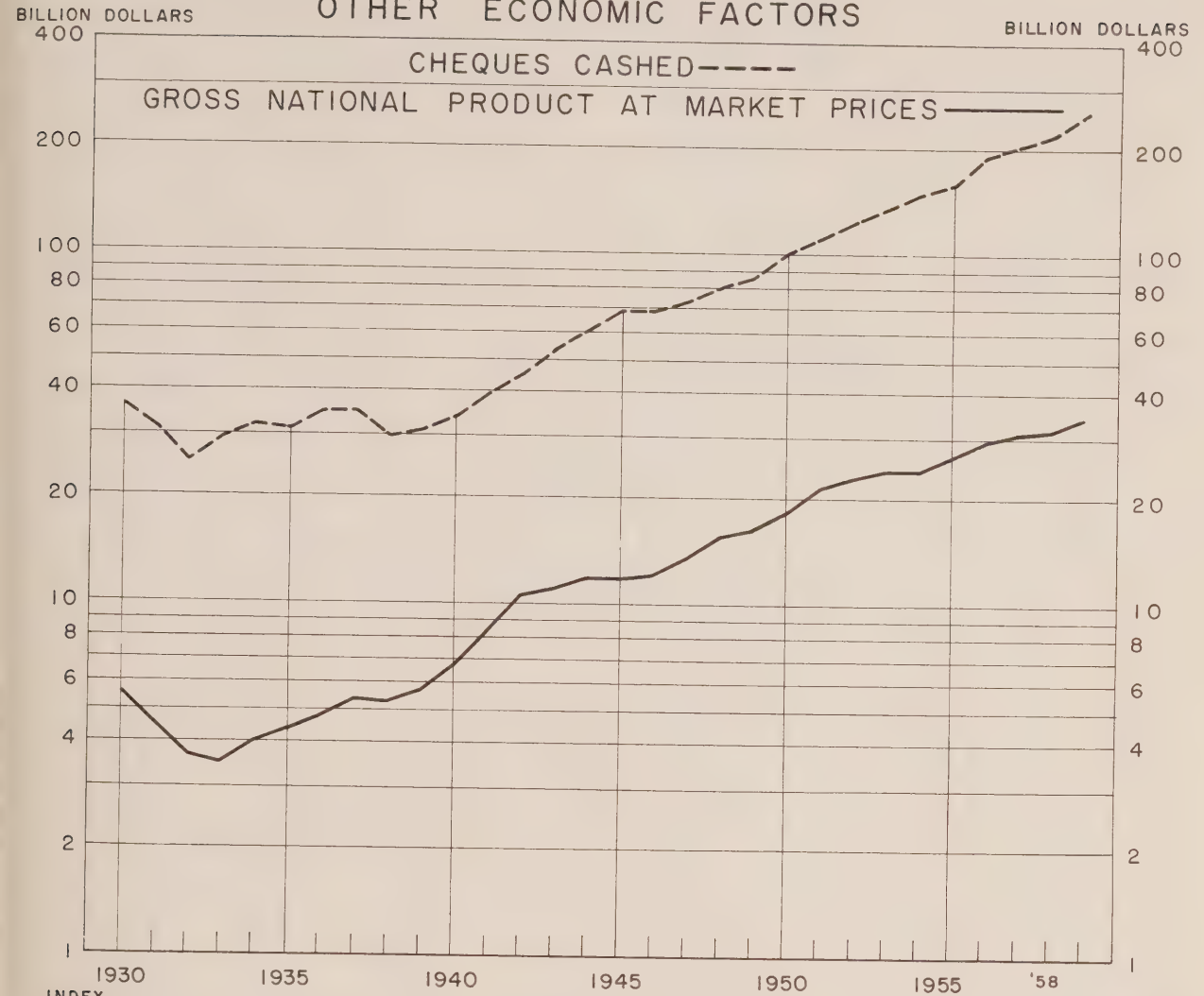


TABLE 6. Cheques Cashed Against Current and Savings Accounts

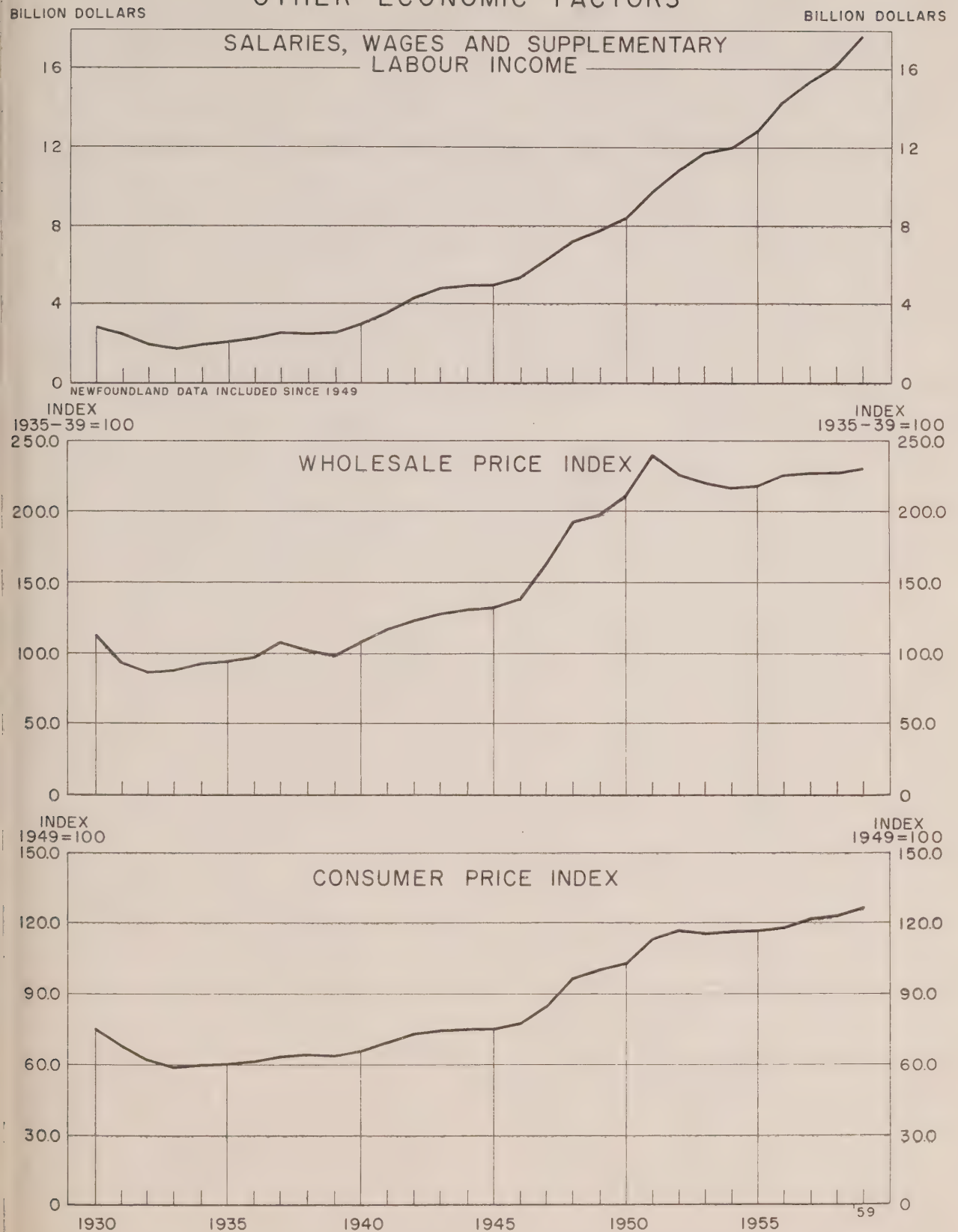
	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
thousands of dollars						
1942	43,574,261	..	..	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	211,216,471	4,175,368	50.59	10,073,484	7,172,998	1.40
1959	237,477,463	4,212,349	56.38	11,391,890	7,696,616	1.48
1958						
January	16,056,460	3,999,294	48.18	754,533	6,695,003	1.35
February	14,757,218	3,740,145	47.35	694,323	6,772,803	1.23
March	15,563,989	3,799,392	49.16	707,983	6,871,622	1.24
April	16,489,886	3,920,119	50.48	745,910	6,971,731	1.28
May	19,273,923	3,951,028	58.54	917,475	7,031,816	1.57
June	18,209,558	4,117,143	53.07	876,114	7,101,405	1.48
July	18,337,181	4,197,725	52.42	826,845	7,213,208	1.38
August	16,162,282	4,197,073	46.21	753,414	7,354,334	1.23
September	17,624,732	4,439,218	47.64	865,759	7,501,639	1.38
October	20,963,458	4,611,671	54.55	906,695	7,598,876	1.43
November	17,570,189	4,527,606	46.57	1,109,459	7,523,039	1.77
December	20,207,594	4,603,998	52.67	914,974	7,440,504	1.48
1959						
January	19,088,787	4,456,098	51.40	821,282	7,495,066	1.31
February	16,438,027	4,117,900	47.90	743,722	7,574,760	1.18
March	18,846,479	4,187,584	54.01	823,137	7,671,531	1.29
April	19,925,102	4,210,257	56.79	910,124	7,754,164	1.41
May	19,195,052	4,151,259	55.49	1,003,407	7,766,380	1.55
June	20,335,562	4,264,891	57.22	983,493	7,775,589	1.52
July	22,051,956	4,221,376	62.69	994,562	7,806,291	1.53
August	18,290,465	4,108,033	53.43	890,700	7,813,111	1.37
September	18,966,997	4,166,163	54.63	886,742	7,812,451	1.36
October	20,947,862	4,215,532	59.63	938,069	7,805,857	1.44
November	20,517,474	4,214,498	58.42	1,419,665	7,629,201	2.23
December	22,873,699	4,234,596	64.82	976,987	7,454,992	1.57

¹ 35 centres.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

CHART 7

OTHER ECONOMIC FACTORS







CANADA

CHEQUES CASHED IN CLEARING CENTRES

v.37

1960



DOMINION BUREAU OF STATISTICS

Business Finance Division

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Business Finance Division

CHEQUES CASHED IN CLEARING CENTRES
1960

Published by Authority of
The Honourable George Hees, Minister of Trade and Commerce

June, 1961
6602-510

Price 75 cents

Volume 29

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1960. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,

Dominion Statistician.

TABLE OF CONTENTS

	Page
Analytical text	7
Definition and Coverage	8-10

Charts

1, 2, 3. Canada and Principal Cities, 1930-60	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1930-60	17, 19
6, 7. Comparisons with Other Economic Factors, 1930-60	33, 35

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1958, 1959 and 1960	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938=100	14
3. Relative Importance of Individual Clearing House Centres	16
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 20-25
5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960	26-32
6. Cheques Cashed against Current and Savings Accounts	34

CHEQUES CASHED IN CLEARING CENTRES

1960

The total value of cheques cashed in Canadian clearing house centres again reached new record levels during 1960. The aggregate value of payments in the 35 older centres rose to \$269,619 million, an advance of 8.3 per cent over 1959. Debits in all five economic regions rose in this comparison. Payments in Quebec increased by 13.7 per cent and in the Prairie Provinces by 7.6 per cent. Value of cheques cashed in the Atlantic Provinces advanced by 7.4 per cent, Ontario by 6.3 per cent and British Columbia by 2.2 per cent.

During 1960, indicators of general economic activity followed varying trends, although the majority of them averaged slightly above their 1959 levels. The index of industrial production rose by 1.4 per cent. The index of manufacturing production decreased by 0.3 per cent in the inter-year comparison, and the output of gas and electricity increased by 10.9 per cent. The mining index during 1960 showed an increase of 1.0 per cent over the previous year. Non-agricultural employment declined slightly as compared with 1959. Industrial

payrolls increased by 2.5 per cent, reflecting higher weekly earnings.

Total value of retail trade showed little change in the 1959-60 comparison, and the consumer price index averaged 1.2 per cent higher. The general index of wholesale prices showed no change. The value of exports during 1960 showed a 3.8 per cent increase over 1959 but the value of imports declined slightly.

According to preliminary figures, total capital expenditures in 1960 were \$8,336 million, a decrease of 0.1 per cent as compared with the 1959 total of \$8,417 million. Outlays for non-residential construction showed a slight decrease of 0.2 per cent in the 1959 comparison.

In the financial sector, common stock prices showed a decrease of 0.2 per cent as compared with the previous year. Total value of life insurance sales during 1960 showed little change.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. On the first page of this table, national and regional totals which include these 35 centres are given for the entire period. Totals for the last 5 years which include the 17 new clearing centres in the eastern and central regions are given at the foot of the page.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1960 the total value of bank debits for the original centres was 478 per cent higher than during 1929. Over this period, the Atlantic Provinces increased by 589 per cent, Ontario by 576 per cent and British Columbia by 516 per cent. The Prairie Provinces and Quebec showed less substantial increases. The large increase in the Atlantic Provinces was due partly to the inclusion of St. John's, Newfoundland, in 1949.

Total payments in the 35 centres during the past year were 772 per cent greater than in 1938. British Columbia, with a gain of 830 per cent, recorded the largest regional advance in this comparison. Debits in Ontario rose by 808 per cent, with the Prairie Provinces, Atlantic Provinces and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 billion in 1938 to over \$269 billion in 1960. Of this increase \$182 billion, or more than 76 per cent, was contributed by Ontario and Quebec.

The Centres

Cheques cashed in twenty-four of the thirty-five older centres showed advances in 1960 as compared with the previous year, with eleven recording a decline. Payments in Toronto, Ontario's leading centre, rose by nearly 8 per cent over 1959, and Montreal debits advanced by nearly 14 per cent. In the Western provinces payments in Winnipeg increased by 11 per cent while values of cheques cashed in Vancouver rose by 3 per cent as compared with 1959.

Table 3 shows the relative importance of the 35 older Canadian centres, measured by their percentage contribution to the total recorded value of cheques cashed for selected years during the period 1924 to 1960. The proportion of total payments recorded in the Atlantic Provinces has fallen off in recent years and in 1960 was below the 1939 level, despite the inclusion of St. John's, Newfoundland as a clearing centre in 1949. Debits in the province of Quebec have accounted for slightly less than 30 per cent of the Canadian aggregate during the postwar period, falling off slightly to 29.7 per cent in 1960. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate fluctuated between 39 per cent and 45 per cent during most of the period, rising to 46.5 in 1960. Toronto payments accounted for 81 per cent of the provincial total last year, Ottawa debits, which constituted a relatively high proportion of the provincial total during the second World War, have since fallen off as compared with other centres.

Debits in the Prairie Provinces stood at 15.1 per cent of the Canadian aggregate in 1960. Cheques cashed in Winnipeg contributed 46.3 per cent of the regional total for 1960 although the relative importance of Winnipeg debits has declined since the war. Payments in Calgary fell off somewhat from the previous year to 3.3 per cent of the Canadian aggregate.

Value of cheques cashed in British Columbia stood at 6.7 per cent of the national total for 1960. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering rate of turnover of current deposits have been revised, beginning 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed during the years 1942-1957 are for 35 centres and the years 1958 to date include cheques cashed in 52 centres.

The rate of turnover of current deposits compiled on an annual basis, averaged 65.39 for

1960 as compared with the 57.99 turnover for 1959 and 52.11 for 1958. Value of cheques cashed against current deposits rose by 12.8 per cent over 1959 and by 25.5 per cent over 1958. Deposits were 3.4 per cent less than in 1959 and 2.6 below that in 1958. The annual rate of turnover of savings accounts decreased from 1.55 in 1959 to 1.54 in 1960.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic provinces, the coverage declined

between 1935 and 1953. The addition of St. John's Newfoundland, in 1949, accounts for the increased

coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic provinces. Monthly data for 1958 and 1959 for all 52 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78, 625, 103	3, 326, 241	81, 951, 344
Prince Edward Island	23, 346, 704	1, 789, 200	25, 135, 904
Nova Scotia	229, 393, 287	11, 869, 240	241, 262, 527
New Brunswick	170, 480, 215	10, 376, 656	180, 856, 871
Quebec	3, 462, 804, 369	206, 337, 301	3, 669, 141, 670
Ontario	5, 916, 584, 859	347, 330, 675	6, 263, 915, 534
Manitoba.....	992, 880, 642	29, 320, 712	1, 022, 201, 354
Saskatchewan	366, 316, 906	22, 983, 344	389, 300, 250
Alberta	751, 361, 812	38, 029, 770	789, 391, 582
British Columbia.....	1, 081, 413, 199	83, 969, 762	1, 165, 382, 961
Yukon and N.W.T.....	5, 224, 659	63, 429	5, 288, 088
Totals, all Canada	13, 078, 431, 755	755, 396, 330	13, 833, 828, 085

CHART 1

CHEQUES CASHED

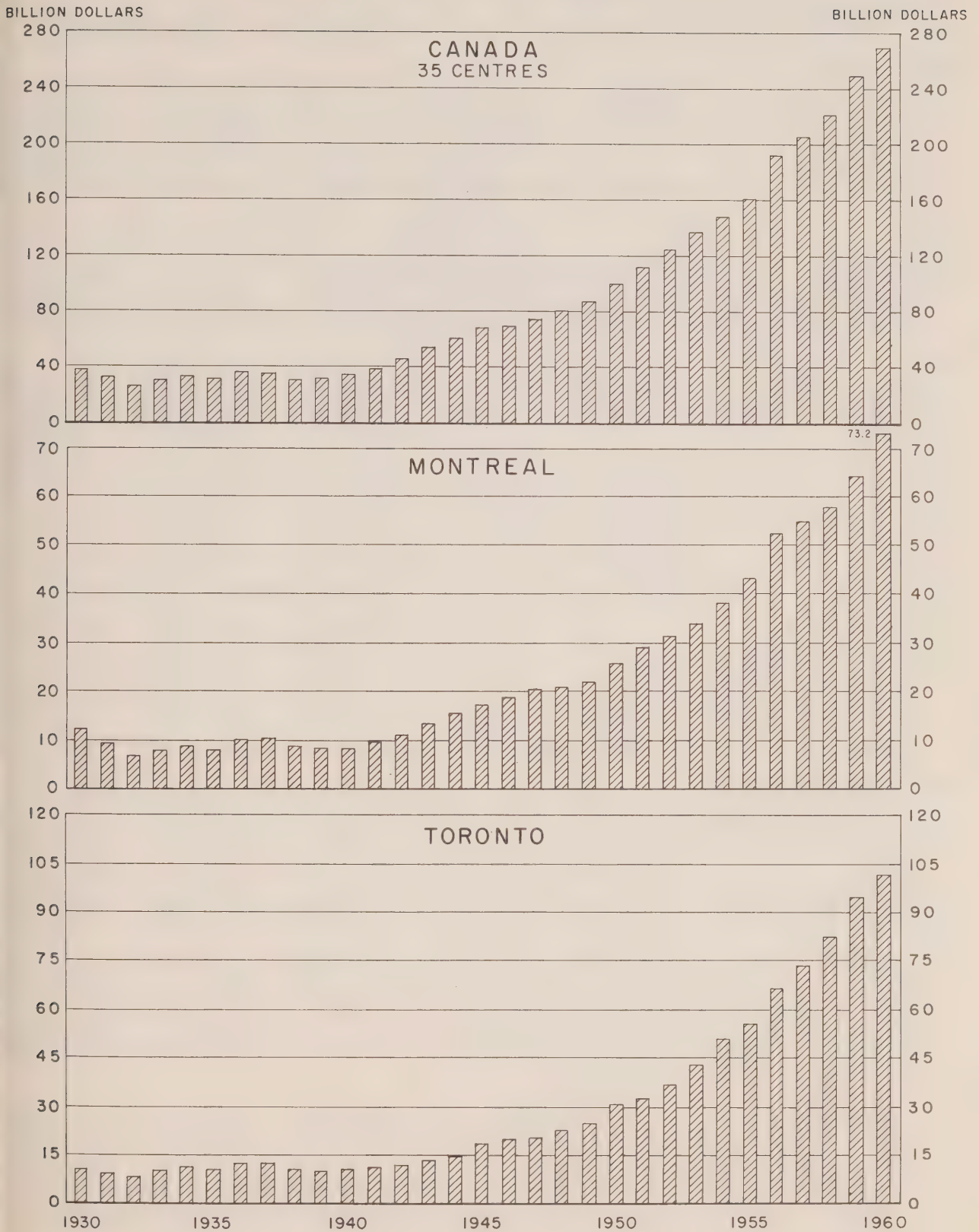


TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1958, 1959 and 1960

Clearing house centres	1939	1946	1958	1959	1960
	dollars				
Atlantic Provinces:					
Halifax	381,824,396	870,735,782	1,952,996,188	2,240,973,028	2,470,454,380
Moncton	108,891,549	276,711,273	644,872,678	687,497,067	703,299,598
Saint John	189,232,027	456,571,211	974,038,472	1,240,454,340	1,292,907,341
Saint John's	—	—	866,665,926	950,687,765	1,032,439,686
Totals	679,947,972	1,604,018,266	4,438,573,264	5,119,612,200	5,499,101,005
Quebec:					
Montreal	8,759,472,109	18,828,185,425	57,779,113,688	64,370,686,944	73,203,831,697
Quebec	977,211,370	1,722,532,681	4,994,969,283	5,515,387,714	6,285,280,942
Sherbrooke	83,715,973	198,641,707	544,068,582	579,963,257	625,116,918
Totals	9,820,399,452	20,749,359,813	63,318,151,553	70,466,037,915	80,114,230,557
Ontario:					
Brantford	107,113,483	269,742,168	611,025,605	692,884,865	688,254,488
Chatham	102,259,883	185,640,451	639,882,625	618,777,720	655,466,797
Cornwall	—	—	400,904,549	430,320,030	406,526,266
Fort William	67,033,183	185,151,376	458,694,532	483,013,614	454,425,521
Hamilton	644,434,304	1,460,388,257	4,681,253,378	5,784,746,402	5,730,223,834
Kingston	72,712,646	205,647,350	499,922,445	530,387,658	520,401,930
Kitchener	145,302,026	363,577,527	1,050,153,291	1,212,701,100	1,268,458,770
London	385,768,062	871,610,947	2,756,333,193	3,248,220,989	3,438,475,574
Ottawa	1,266,268,210	5,170,462,037	4,823,536,910 ¹	5,441,744,284 ¹	5,428,618,602 ¹
Peterborough	70,496,391	197,282,253	534,560,585	597,132,827	588,320,062
St. Catharines	—	253,814,244	800,628,561	847,322,290	861,905,935
Sarnia	76,489,776	244,695,664	589,935,036	610,219,199	631,965,512
Sudbury	85,812,435	153,372,708	613,036,685	646,385,049	650,352,629
Toronto	10,173,866,946	19,907,026,302	82,217,905,492	94,286,068,937	101,652,499,680
Windsor	420,933,103	933,544,600	2,120,835,274	2,422,431,509	2,344,058,844
Totals	13,618,490,448	30,401,955,884	102,798,608,161	117,852,356,473	125,319,946,444
Prairie Provinces:					
Brandon	33,810,275	104,139,525	229,039,246	247,763,532	255,007,652
Calgary	661,675,521	1,602,017,603	7,646,109,483	8,528,838,392	8,773,941,066
Edmonton	470,279,314	1,213,183,915	5,149,338,883	5,823,945,694	5,975,975,061
Lethbridge	56,702,076	146,971,392	441,664,205	498,786,593	488,953,852
Medicine Hat	27,707,009	74,791,412	201,480,020	226,497,863	225,390,775
Moose Jaw	83,327,283	185,849,046	392,210,021	394,039,743	407,835,940
Prince Albert	27,796,295	104,869,722	204,350,582	229,736,134	235,304,882
Regina	555,513,335	977,251,230	3,622,192,049	3,859,211,167	4,377,349,386
Saskatoon	121,853,807	349,200,751	971,923,570	1,085,022,733	1,101,592,417
Winnipeg	3,439,564,964	6,366,405,086	15,631,849,109	16,910,586,074	18,825,822,969
Totals	5,478,229,879	11,124,679,682	34,490,157,168	37,804,427,925	40,667,168,000
British Columbia:					
New Westminster	78,647,117	226,075,659	824,007,009	925,926,380	863,876,740
Vancouver	1,587,410,731	4,354,229,708	13,143,565,802	14,230,064,376	14,653,833,429
Victoria	354,226,232	787,288,421	2,276,891,156	2,470,926,263	2,500,900,843
Totals	2,020,284,080	5,367,593,788	16,244,463,967	17,626,917,019	18,018,609,012
CANADA	31,617,351,831	69,247,607,433	221,289,954,113	248,869,351,532	269,619,054,018

¹ Excludes some debits reported in preceding years.

CHART 2

CHEQUES CASHED

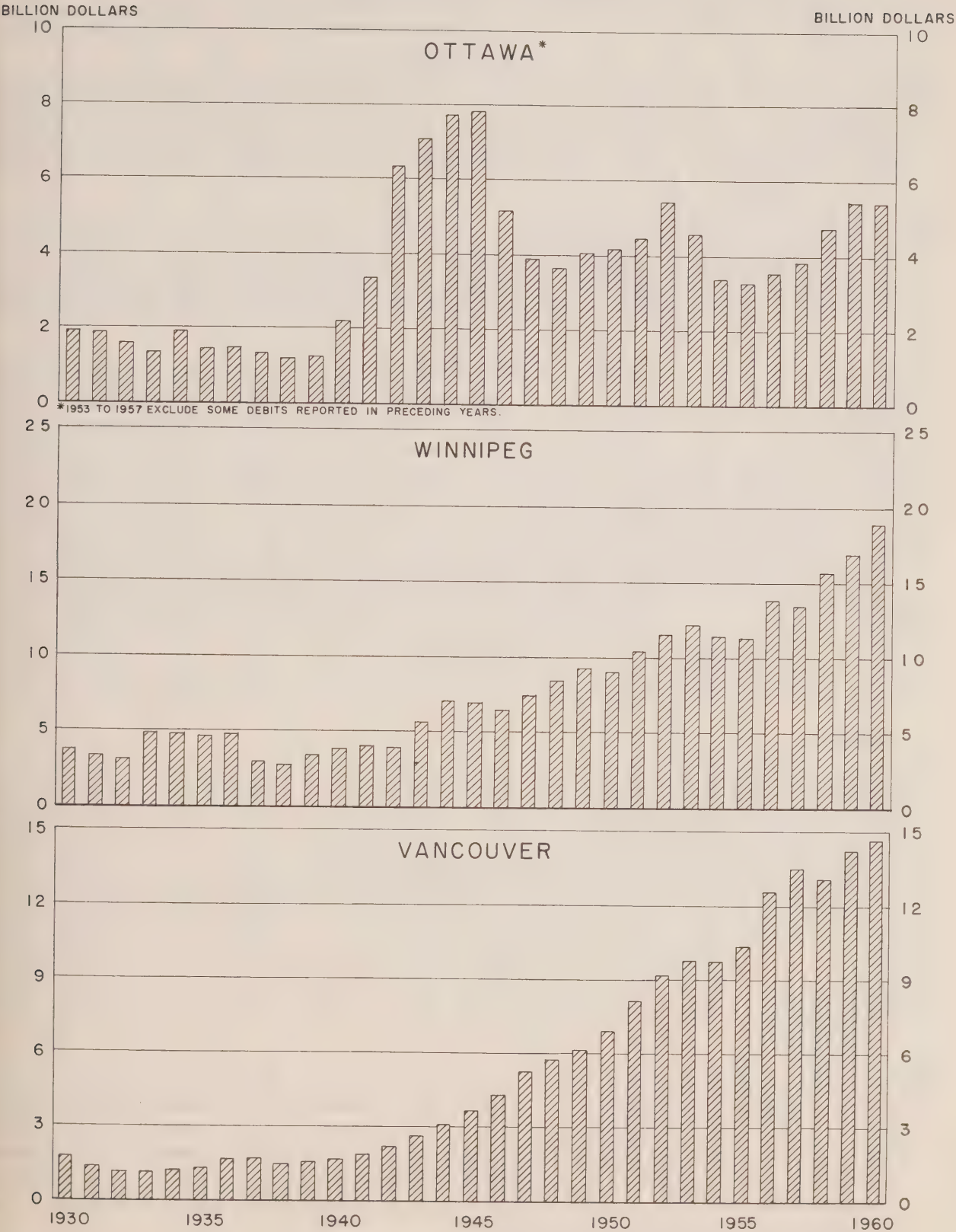


TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1956	1958	1959	1960
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	559.5	575.0	659.8	727.4
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	569.7	596.3	635.7	650.3
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	429.9	507.6	646.4	673.8
Totals	91.4	124.7	75.2	106.3	207.5	250.8	646.6	693.9	651.7	698.3
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	583.2	641.6	714.8	812.9
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	522.5	570.4	629.8	717.7
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	639.7	649.7	692.6	746.5
Totals	81.6	165.4	86.0	98.5	172.8	208.2	578.4	635.4	707.1	803.9
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	544.9	558.2	633.0	628.7
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	434.7	619.6	599.2	634.7
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	602.6	673.3	709.0	667.0
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	668.7	749.0	925.5	916.8
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	652.2	702.0	744.8	730.8
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	666.7	744.6	859.9	899.4
London	68.3	109.1	76.9	99.1	171.6	223.9	585.8	708.2	834.5	883.4
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	296.3 ¹	400.7 ¹	452.0 ¹	450.9 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	733.8	760.7	849.8	837.2
Sarnia	—	194.5	114.4	101.3	246.1	324.1	732.3	781.5	808.3	837.2
Sudbury	—	40.3	49.4	101.3	133.0	181.0	685.2	723.6	763.0	767.7
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	635.8	788.4	904.2	974.8
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	584.8	481.7	550.2	532.4
Totals	81.2	134.3	94.3	98.6	194.8²	220.1	612.5	744.4	844.1	907.4
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	663.5	697.3	754.3	776.4
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	1,118.9	1,175.1	1,310.8	1,348.5
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	1,099.0	1,196.8	1,353.5	1,388.9
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	701.4	771.8	871.6	854.4
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	627.3	715.6	804.4	800.5
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	472.9	571.7	574.4	594.5
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	640.9	792.4	890.8	912.4
Regina	59.1	124.2	86.6	109.5	227.6	192.5	568.5	713.7	760.4	862.5
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	673.7	846.2	944.6	959.0
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	517.7	588.5	636.6	708.7
Totals	120.4	173.3	140.3	119.8	251.3	243.3	671.6	754.3	826.8	889.4
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	969.0	1,113.9	1,251.7	1,167.8
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	813.6	850.1	920.4	947.8
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	610.5	718.3	779.6	789.0
Totals	89.1	150.9	77.0	104.8	192.9	277.1	686.3	838.6	910.0	930.2
CANADA	87.8	150.9	97.0	102.2	196.2²	223.9	621.8	715.6	804.8	871.9

¹ Excludes some debits reported in preceding years.

² St. Catharines data are included in Ontario and Canada totals since 1944.

CHART 3

CHEQUES CASHED

BILLION DOLLARS

BILLION DOLLARS

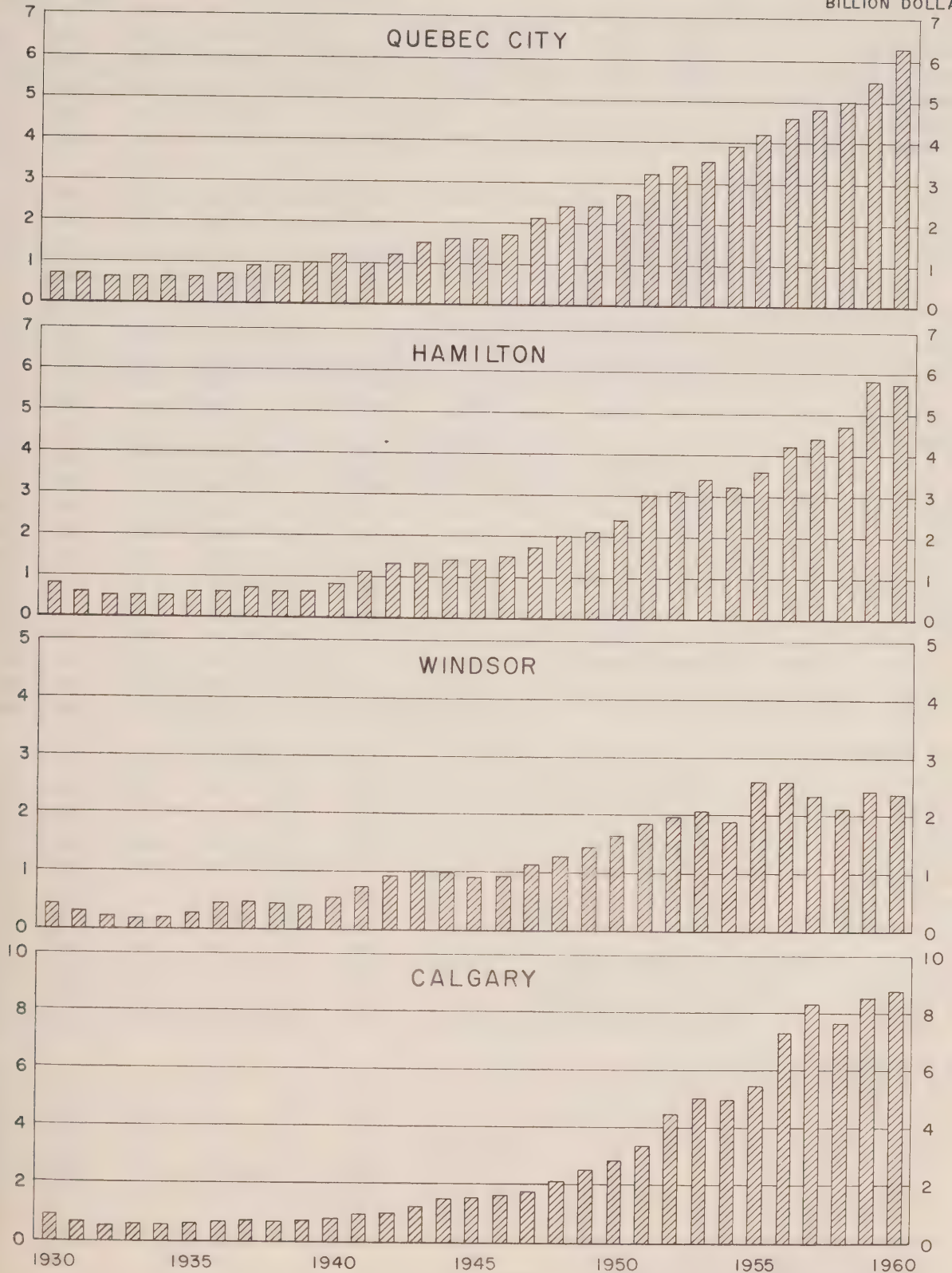


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1956	1958	1959	1960
	percentage of Canada total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	0.99	0.88	0.90	0.92
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.32	0.29	0.28	0.26
Saint John	0.97	0.59	0.51	0.60	0.64	0.66	0.43	0.44	0.50	0.48
St. John's	—	—	—	—	—	¹	0.41	0.39	0.38	0.38
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.15	2.01	2.06	2.04
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	27.32	26.11	25.86	27.15
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.38	2.26	2.22	2.33
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.28	0.25	0.23	0.23
Totals	29.95	35.32	28.58	31.06	28.38	29.96	29.97	28.61	28.31	29.71
Ontario:										
Brantford	0.31	0.36	0.27	0.34	0.39	0.39	0.31	0.28	0.28	0.26
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.23	0.29	0.25	0.24
Cornwall	—	—	—	—	—	²	0.20	0.18	0.17	0.15
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.21	0.19	0.17
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.17	2.12	2.32	2.13
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.24	0.23	0.21	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.49	0.47	0.49	0.47
London	0.98	0.91	1.00	1.22	1.10	1.26	1.19	1.25	1.30	1.28
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	1.86 ³	2.18 ³	2.19 ³	2.01 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.27	0.24	0.24	0.22
St. Catharines	—	—	—	⁴	0.41	0.37	0.41	0.36	0.34	0.32
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.29	0.27	0.24	0.23
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.30	0.28	0.26	0.24
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	34.48	37.15	37.88	37.70
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	1.34	0.96	0.97	0.87
Totals	41.28	39.73	43.45	43.07	44.34	43.91	43.99	46.45	47.36	46.48
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.11	0.10	1.00	0.10
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.79	3.46	3.43	3.25
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.46	2.33	2.34	2.22
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.21	0.20	0.20	0.18
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.09	0.09	0.08
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.17	0.18	0.16	0.15
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.09	0.09	0.09	0.09
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.50	1.64	1.55	1.62
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.40	0.44	0.44	0.41
Winnipeg	13.97	10.26	16.01	10.87	11.51	0.19	7.15	7.06	6.79	6.98
Totals	20.27 ⁵	16.98 ⁵	21.39	17.33	18.93	16.05	15.97	15.59	15.19	15.08
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.37	0.37	0.37	0.32
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	6.54	5.94	5.72	5.44
Victoria	0.94	0.97	0.78	1.12	0.83	1.14	1.01	1.03	0.99	0.93
Totals	6.35	6.26	4.98	6.39	6.16	7.76	7.92	7.34	7.08	6.69
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some debits reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.

CHART 4

CHEQUES CASHED

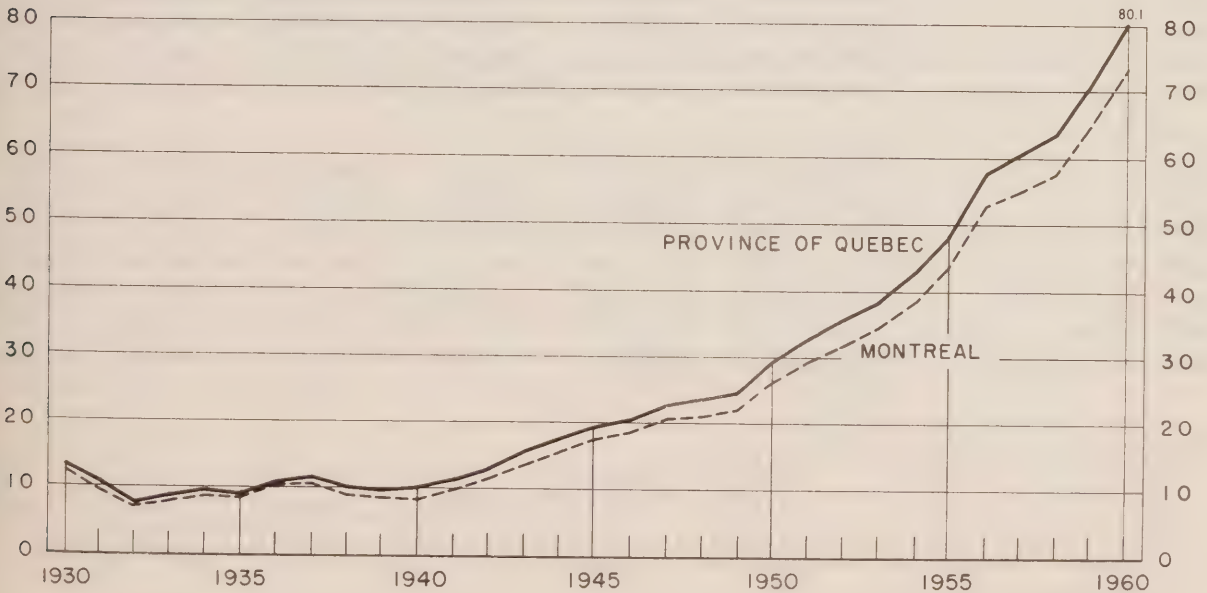
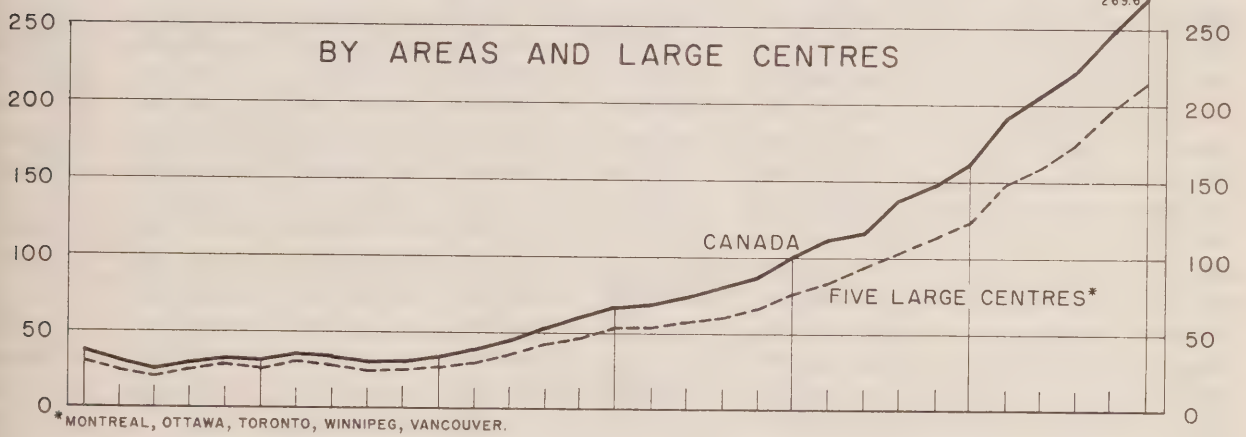
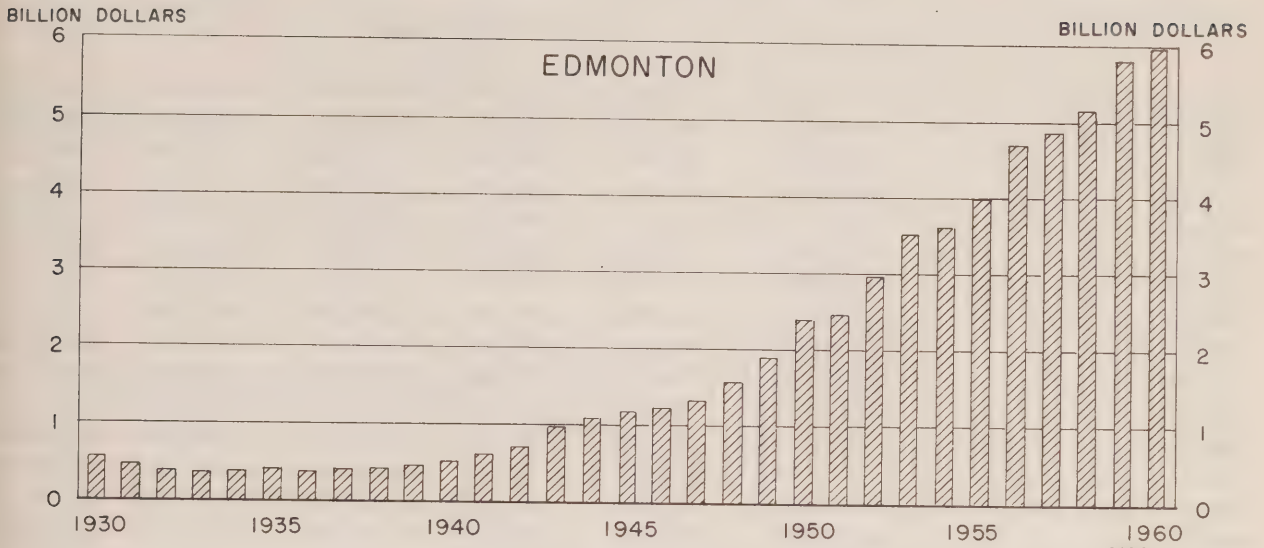


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousand dollars						
1924	27,157,474	584,826	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035	604,740	9,909,472	11,998,344	5,885,646	1,959,833
1929	46,670,982	797,958	16,488,667	18,543,768	7,922,806	2,922,782
1931	31,586,468	652,543	10,550,073	13,376,840	5,201,212	1,805,800
1932	25,844,288	519,171	7,766,201	11,258,872	4,797,206	1,502,839
1933	29,981,465	481,014	8,567,070	13,027,438	6,414,354	1,491,590
1934	32,866,673	534,251	9,449,710	14,919,504	6,337,240	1,625,968
1935	31,546,066	574,053	8,977,529	13,876,626	6,445,396	1,672,462
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,061	733,359	11,568,422	15,939,149	4,827,021	2,098,109
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,352	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,061	15,384,403	6,118,407	2,137,113
1941	39,242,957	940,712	11,068,667	18,214,789	6,591,645	2,427,145
1942	45,526,254	1,075,737	12,751,094	22,136,164	6,722,377	2,840,883
1943	53,796,715	1,243,763	15,373,881	24,681,702	9,199,964	3,297,405
1944	60,676,954	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,813	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,607	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,093	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,448	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,633	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,896	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,352	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,231	125,319,946	40,667,168	18,018,609
1954 ³	153,192,527	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ³	166,537,863	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ³	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ³	212,235,194	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ³	228,173,162	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ³	256,243,217	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ³	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
Percentage change, ⁴ 1960 over:						
1929	+477.7	+589.1	+386.0	+575.8	+413.3	+516.5
1938	+771.9	+759.7	+703.9	+807.5	+789.4	+830.2
1959	+ 8.3	+ 7.4	+ 13.7	+ 6.3	+ 7.6	+ 2.2

See footnotes at end of table.

CHART 5

CHEQUES CASHED

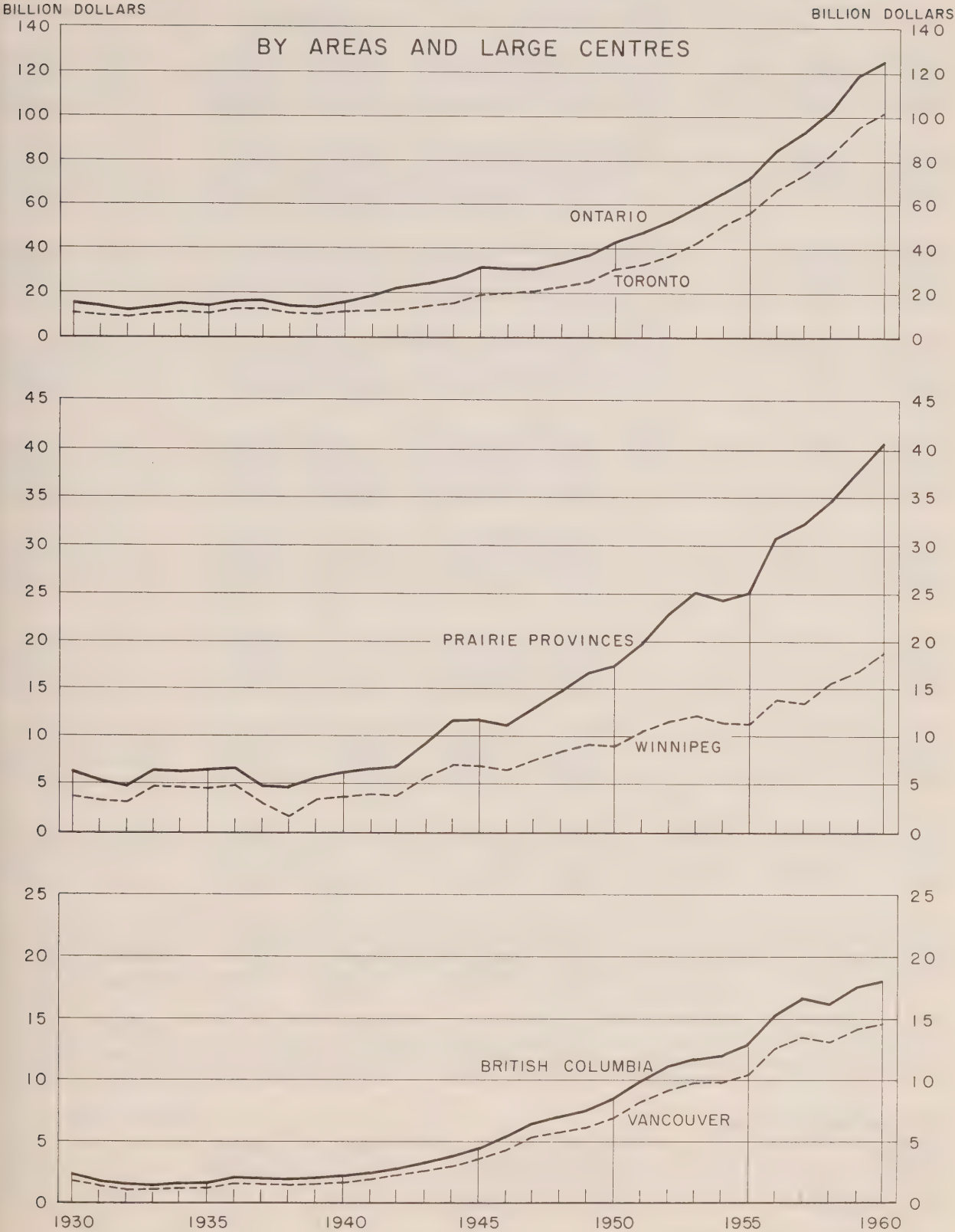


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1931	102.1	330,372	87,229	234,943	—	9,756,754
1932	83.6	257,989	73,549	187,633	—	7,135,517
1933	97.0	254,223	72,569	154,222	—	7,943,787
1934	106.3	275,949	87,228	171,074	—	8,834,691
1935	102.0	310,052	90,680	173,321	—	8,307,134
1936	116.2	341,776	98,641	189,985	—	10,150,017
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	381,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,346	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,992
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,830	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,799
1949	283.1	1,065,169	383,935	511,975	356,595 ^a	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4 ^b	1,473,199	508,737	680,167	735,434	34,178,607
1954	478.8 ^c	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8 ^c	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8 ^c	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7 ^c	1,862,262	610,988	974,095	806,539	54,937,930
1958	715.6 ^c	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8 ^c	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9 ^c	2,470,454	703,300	1,292,907	1,032,440	73,203,832
Percentage change, 1960 over:						
1929	+477.8	+480.6	+606.1	+373.8	—	+370.5
1938	+771.9	+627.4	+550.3	+573.8	—	+712.9
1959	+ 8.3	+ 10.2	+ 2.3	+ 4.2	+8.6	+ 13.7

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousand dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1931	701,258	92,061	106,213	81,403	—	66,540	649,600
1932	560,686	69,997	85,439	71,625	—	55,336	526,941
1933	558,047	65,236	80,402	64,148	—	47,792	460,729
1934	550,664	64,354	84,950	71,123	—	49,838	528,308
1935	606,964	63,430	94,186	79,902	—	50,203	559,388
1936	717,146	71,485	103,221	100,652	—	63,349	601,359
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,286	2,124,308
1950	2,695,920	311,763	422,413	346,209	104,524 ⁷	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,771	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,389	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,695	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
Percentage change, 1960 over:							
1929	+697.5	+354.9	+313.1	+483.8	—	+344.8	+529.8
1938	+617.7	+646.5	+528.7	+534.7	—	+567.0	+816.8
1959	+14.0	+7.8	-0.7	+5.9	-5.5	-5.9	-0.9

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousand dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1931	64,828	116,857	365,325	1,869,731	70,964	—
1932	55,086	96,267	315,954	1,579,528	55,427	—
1933	51,474	93,145	299,131	1,339,010	49,090	—
1934	52,720	108,804	334,741	1,914,297	53,767	—
1935	55,635	114,192	362,318	1,444,156	60,023	—
1936	67,867	128,018	420,890	1,469,292	68,621	—
1937	76,687	143,265	413,075	1,348,844	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,209	623,024	1,528,833	4,459,566	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ^a	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ^a	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ^a	380,474	683,521
1956	464,436	940,310	2,279,949	3,567,496 ^a	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ^a	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ^a	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ^a	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ^a	588,320	861,905
Percentage change, 1960 over:						
1929	+520.4	+696.4	+709.4	+171.2	+530.9	—
1938	+630.8	+799.4	+783.4	+350.9	+737.2	—
1959	- 1.9	+ 4.6	+ 5.9	- 0.2	- 1.5	+1.7

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924	—	—	7,695,055	283,118	48,518	638,162
1926	96,816	—	8,209,525	379,061	50,324	717,870
1929	146,820	34,117	13,714,709	594,319	62,315	1,253,619
1931	104,001	58,833	9,512,342	310,203	39,803	647,872
1932	95,059	40,329	8,066,207	215,676	33,570	513,558
1933	86,378	41,886	10,221,688	192,567	27,284	557,892
1934	78,159	48,991	11,389,322	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,831
1936	74,160	72,735	12,168,836	439,678	28,314	636,146
1937	81,347	88,781	12,226,885	493,283	31,359	658,768
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,974	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,953	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,026	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,185	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,837	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,175	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,451	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,432	247,764	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
Percentage change, 1960 over:						
1929	+330.4	+1,806.2	+641.2	+294.4	+309.2	+ 599.9
1938	+737.2	+ 667.7	+874.8	+432.4	+676.4	+1,248.5
1959	+ 3.6	+ 0.6	+ 7.8	- 3.2	+ 2.9	+ 2.9

TABLE 4. Cheques Cashed against Individual Accounts by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1931	489,784	49,736	26,122	79,344	29,802	412,701
1932	393,433	37,067	21,077	61,065	21,124	462,876
1933	366,409	36,911	21,506	48,697	17,845	439,593
1934	382,682	42,671	25,377	51,317	21,107	475,031
1935	400,418	48,946	27,323	53,874	24,434	505,053
1936	387,387	45,780	26,843	77,377	25,977	495,621
1937	417,970	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,153	2,297,906
1955	4,051,760	354,899	146,543	295,192	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,156	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
Percentage change, 1960 over:						
1929	+ 889.6	+402.9	+315.4	+217.5	+501.0	+594.5
1938	+1,288.9	+754.4	+700.5	+494.5	+812.4	+762.5
1959	+ 2.6	- 2.0	- 0.5	+ 3.5	+ 2.4	+ 13.4

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1926	146, 930	3, 877, 247	49, 982	77, 072	1, 553, 256	329, 505
1929	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1931	143, 057	3, 279, 818	3, 173 ⁹	67, 987	1, 416, 429	321, 384
1932	114, 982	3, 138, 454	—	51, 107	1, 190, 466	261, 265
1933	100, 030	4, 798, 188	—	47, 213	1, 207, 251	237, 126
1934	102, 963	4, 682, 240	—	52, 391	1, 320, 857	252, 721
1935	110, 058	4, 632, 792	—	59, 819	1, 349, 924	262, 719
1936	121, 553	4, 660, 522	—	70, 090	1, 682, 787	322, 482
1937	121, 375	2, 988, 969	—	74, 751	1, 692, 514	330, 844
1938	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940	140, 367	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944	264, 084	6, 986, 366	—	175, 523	3, 059, 155	500, 944
1945	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947	394, 915	7, 381, 393	—	289, 113	5, 321, 162	929, 641
1948	442, 603	8, 375, 791	—	326, 958	5, 765, 370	951, 291
1949	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 711
1950	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952	637, 830	11, 508, 238	—	491, 737	9, 193, 883	1, 425, 392
1953	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 170
1954	701, 960	11, 416, 902	—	608, 577	9, 752, 577	1, 595, 172
1955	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957	849, 665	13, 418, 516	—	742, 205	13, 523, 017	2, 356, 084
1958	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
1959	1, 085, 023	16, 910, 586	—	925, 926	14, 230, 064	2, 470, 926
1960	1, 101, 592	18, 825, 822	—	863, 876	14, 653, 833	2, 500, 900
Percentage change, 1960 over:						
1929	+391.4	+293.1	—	+ 720.0	+519.4	+453.6
1938	+859.0	+608.7	—	+1, 067.8	+847.8	+689.0
1959	+ 1.5	+ 11.3	—	— 6.7	+ 3.0	+ 1.2

¹ Includes debits in St. John's Newfoundland, since April, 1949.² Cornwall data added as of May, 1950.³ Includes the 17 new centres added as of January, 1953.⁴ Exclusive of the 17 new centres.⁵ 9 months.⁶ Exclusive of the 17 new centres.⁷ 8 months.⁸ Excludes some debits reported in preceding years.⁹ Weyburn Branches absorbed by Imperial Bank May 1, 1931.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glance Bay	
	1959	1960	1959	1960	1959	1960
	dollars					
January	20,602,165	17,818,694	34,218,998	50,703,007	4,642,257	4,475,310
February	19,730,628	16,895,755	43,049,382	66,997,308	3,894,379	4,479,124
March	20,363,963	24,314,837	43,660,222	51,867,626	4,310,493	4,893,503
April	22,834,168	19,723,595	49,788,200	59,823,063	4,480,180	4,588,989
May	22,730,225	57,878,704	36,723,978	45,995,166	4,755,094	5,225,151
June	22,983,884	36,505,490	37,698,715	51,104,612	5,463,821	5,455,300
July	24,112,396	23,681,018	56,737,500	49,197,057	4,936,775	4,545,938
August	27,380,455	26,883,269	41,684,539	45,926,968	4,666,936	4,893,865
September	30,096,095	26,319,112	38,982,245	46,897,003	4,963,773	4,865,485
October	23,233,249	24,461,192	49,303,607	52,611,877	4,899,771	4,740,450
November	29,104,480	26,230,441	43,872,574	44,031,217	5,598,827	5,393,142
December	29,205,170	26,637,000	37,790,515	47,483,000	5,659,549	5,563,000
Totals	292,376,878	327,349,107	513,510,475	612,637,904	58,271,855	59,119,257
	Halifax		Moncton		Saint John	
	1959	1960	1959	1960	1959	1960
	dollars					
January	192,984,376	201,328,482	56,067,610	53,242,104	87,106,747	94,260,241
February	160,867,145	166,182,853	51,600,848	53,738,037	77,057,868	114,821,906
March	165,186,903	208,962,854	55,653,244	59,367,688	87,055,738	91,892,412
April	189,581,349	196,768,147	61,122,546	60,279,419	125,796,272	109,596,699
May	184,926,282	208,194,760	55,547,667	63,013,593	120,142,601	117,041,363
June	195,057,041	216,284,513	60,141,061	61,287,080	109,787,150	109,228,201
July	185,088,139	220,633,128	58,778,568	59,412,137	106,564,562	90,750,142
August	170,326,870	195,329,358	53,220,559	61,360,076	109,040,045	122,225,109
September	195,297,563	222,286,177	54,869,496	55,220,440	97,692,406	100,985,620
October	187,570,518	192,729,928	55,675,523	57,171,866	106,105,141	97,856,443
November	212,145,923	227,413,180	59,754,392	58,068,158	109,939,954	98,408,205
December	201,940,919	214,341,000	65,065,553	61,139,000	104,165,856	145,841,000
Totals	2,240,973,028	2,470,454,380	687,497,067	703,299,598	1,240,454,340	1,292,907,341
	St. John's		Sydney		Total for 8 centres	
	1959	1960	1959	1960	1959	1960
	dollars					
January	75,720,015	72,304,356	27,292,373	28,601,563	498,634,541	522,733,757
February	58,166,020	69,222,902	22,967,020	29,791,545	437,333,290	522,129,430
March	66,395,792	74,450,378	25,215,401	28,525,877	467,841,756	544,275,175
April	72,096,451	96,395,189	26,548,516	29,366,652	552,247,682	576,541,753
May	74,638,921	80,471,065	28,464,072	31,949,888	527,928,840	609,769,690
June	77,153,639	83,834,890	32,981,270	35,578,604	541,266,581	599,278,490
July	89,268,688	82,987,468	30,129,607	31,942,686	555,616,235	563,149,574
August	78,946,981	91,795,802	30,403,556	35,904,605	515,669,941	584,319,052
September	82,764,776	94,299,548	30,725,522	30,892,829	535,391,876	581,766,214
October	74,756,697	98,453,522	32,000,074	33,771,205	533,544,580	561,796,483
November	91,627,874	88,596,766	34,029,275	34,871,029	586,073,299	583,012,138
December	109,151,911	99,628,000	37,979,916	36,244,000	590,959,389	636,876,000
Totals	950,687,765	1,032,439,686	358,736,602	387,440,483	6,342,508,010	6,885,647,756

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1959	1960	1959	1960	1959	1960
	dollars					
January	21, 203, 095	22, 191, 502	14, 323, 208	14, 729, 463	16, 985, 949	18, 177, 154
February	20, 991, 663	24, 736, 615	13, 723, 169	15, 221, 783	15, 958, 198	18, 488, 427
March	23, 710, 706	25, 217, 103	15, 081, 206	18, 355, 448	16, 848, 286	22, 973, 420
April	24, 805, 710	23, 814, 434	16, 882, 418	16, 959, 723	19, 144, 952	19, 192, 968
May	25, 078, 608	26, 151, 115	17, 021, 567	18, 299, 634	19, 907, 577	22, 705, 784
June	26, 709, 324	26, 684, 199	17, 856, 254	19, 042, 856	22, 064, 318	22, 465, 786
July	28, 727, 684	25, 623, 328	18, 736, 701	18, 321, 136	22, 260, 701	21, 479, 599
August	26, 848, 426	27, 897, 934	16, 071, 203	18, 677, 901	20, 413, 548	24, 011, 858
September	28, 900, 002	25, 722, 725	16, 936, 871	18, 876, 222	21, 080, 351	23, 516, 146
October	25, 822, 502	24, 949, 447	16, 230, 162	19, 751, 462	21, 600, 035	23, 708, 606
November	27, 894, 457	28, 878, 193	17, 945, 995	20, 690, 394	21, 587, 507	23, 969, 138
December	28, 586, 599	29, 180, 000	19, 771, 128	20, 823, 000	22, 318, 106	23, 776, 000
Totals	309, 278, 776	311, 046, 595	200, 579, 882	219, 749, 022	240, 169, 528	264, 464, 886
	Montreal		Quebec City		St. Hyacinthe	
	1959	1960	1959	1960	1959	1960
	dollars					
January	4, 986, 852, 345	5, 521, 923, 966	447, 520, 062	467, 607, 041	21, 208, 181	20, 787, 069
February	4, 611, 631, 161	5, 822, 395, 522	396, 206, 509	461, 452, 845	19, 454, 423	23, 914, 866
March	5, 342, 039, 308	5, 924, 013, 945	448, 613, 307	536, 009, 896	22, 003, 058	23, 807, 958
April	5, 358, 527, 631	6, 598, 546, 450	433, 422, 596	432, 103, 659	21, 673, 438	23, 256, 816
May	4, 985, 911, 267	5, 636, 712, 017	455, 877, 896	551, 172, 358	22, 718, 632	27, 099, 111
June	5, 346, 603, 123	6, 886, 374, 949	434, 318, 180	528, 859, 068	24, 467, 645	27, 635, 892
July	5, 870, 242, 387	5, 716, 587, 032	491, 543, 181	470, 496, 228	26, 989, 353	27, 798, 964
August	4, 941, 968, 200	6, 224, 939, 805	417, 197, 344	615, 976, 153	22, 699, 216	28, 280, 282
September	5, 370, 993, 153	5, 743, 017, 960	426, 264, 871	483, 101, 229	27, 091, 850	28, 781, 284
October	5, 536, 545, 560	6, 195, 427, 208	466, 988, 015	544, 526, 808	25, 059, 521	29, 950, 608
November	5, 541, 775, 232	6, 187, 519, 843	576, 310, 021	559, 913, 657	28, 564, 512	31, 230, 017
December	6, 477, 597, 577	6, 746, 373, 000	521, 125, 732	634, 062, 000	26, 672, 491	32, 772, 000
Totals	64, 370, 686, 944	73, 203, 831, 697	5, 515, 387, 714	6, 285, 280, 942	288, 602, 320	325, 314, 867
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1959	1960	1959	1960	1959	1960
	dollars					
January	12, 929, 409	12, 629, 443	43, 546, 709	44, 316, 792	36, 913, 943	43, 160, 200
February	12, 056, 759	12, 763, 102	38, 608, 434	44, 104, 275	34, 387, 530	42, 015, 407
March	13, 940, 188	14, 913, 783	46, 527, 323	48, 331, 026	36, 187, 356	46, 587, 330
April	12, 912, 121	14, 174, 131	46, 479, 326	47, 653, 299	38, 661, 979	43, 462, 330
May	15, 409, 910	16, 253, 841	49, 334, 150	51, 493, 165	50, 694, 703	48, 960, 910
June	15, 566, 949	16, 113, 332	49, 942, 009	57, 423, 030	49, 427, 531	46, 502, 200
July	15, 163, 655	14, 034, 098	47, 335, 861	49, 823, 129	49, 049, 996	43, 956, 160
August	12, 268, 719	15, 609, 842	45, 481, 357	52, 385, 261	43, 153, 759	50, 809, 846
September	13, 210, 372	14, 598, 240	49, 726, 974	51, 441, 182	42, 082, 383	49, 019, 102
October	14, 394, 052	16, 485, 780	53, 419, 885	57, 057, 184	43, 884, 216	48, 623, 827
November	17, 101, 292	17, 119, 530	52, 290, 552	60, 768, 575	51, 279, 223	53, 709, 108
December	15, 377, 671	16, 625, 000	57, 270, 677	60, 320, 000	47, 518, 773	51, 099, 000
Totals	170, 331, 097	181, 320, 122	579, 963, 257	625, 116, 918	523, 241, 392	567, 905, 420

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1959 and 1960 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1959	1960	1959		1960	
	dollars					
January	10,924,512	10,708,713	5,612,407,413		6,176,231,343	
February	10,396,470	11,296,437	5,173,414,316		6,476,389,279	
March	11,372,803	12,825,957	5,976,323,541		6,673,035,866	
April	12,019,354	11,586,805	5,984,529,525		7,230,750,615	
May	11,938,186	12,843,053	5,653,892,496		6,411,690,988	
June	12,183,816	12,277,685	5,999,139,149		7,643,378,997	
July	12,072,921	11,083,408	6,582,122,440		6,399,203,082	
August	11,557,421	12,102,621	5,557,659,193		7,070,691,503	
September	11,597,690	12,135,917	6,007,884,517		6,450,210,007	
October	11,743,391	12,223,677	6,215,687,339		6,972,704,607	
November	13,811,521	13,715,406	6,348,560,312		6,997,513,861	
December	13,811,349	12,729,000	7,230,050,103		7,627,759,000	
Totals	143,429,434	145,528,679	72,341,670,344		82,129,559,148	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1959	1960	1959	1960	1959	1960
	dollars					
January	49,125,077	50,719,330	42,913,976	51,895,178	30,300,914	28,023,875
February	47,744,984	51,017,973	61,381,088	54,478,219	27,375,042	31,624,053
March	53,618,407	56,282,508	51,595,700	57,534,050	32,193,026	36,342,889
April	57,871,482	55,847,961	50,758,403	40,176,711	30,431,458	30,748,675
May	61,285,941	66,576,688	48,908,454	51,431,790	31,646,666	32,056,154
June	60,536,530	59,865,701	50,107,278	52,883,827	38,700,668	37,208,808
July	66,319,406	61,162,629	49,702,200	49,893,673	40,062,666	35,809,475
August	56,413,187	59,054,108	44,032,395	52,682,419	41,157,646	33,856,988
September	55,395,394	55,545,864	49,088,825	49,375,772	35,424,237	35,093,254
October	60,100,850	55,746,889	52,333,296	51,816,345	38,436,551	32,854,400
November	61,050,413	59,553,837	52,377,500	65,244,813	39,459,306	36,521,695
December	63,423,194	56,881,000	65,578,605	78,054,000	45,131,850	36,386,000
Totals	692,884,865	688,254,488	618,777,720	655,466,797	430,320,030	406,526,266
	Fort William		Guelph		Hamilton	
	1959	1960	1959	1960	1959	1960
	dollars					
January	36,071,054	34,091,675	33,039,851	34,821,588	423,430,940	467,348,878
February	33,112,181	31,497,209	30,178,232	34,624,558	364,684,719	469,943,176
March	35,171,658	33,443,595	32,290,242	36,361,175	461,103,041	475,318,991
April	40,729,651	33,107,332	33,383,952	33,700,015	453,800,754	444,232,318
May	38,123,980	35,737,100	37,868,365	39,240,607	477,289,998	510,844,104
June	43,385,895	42,752,119	39,092,945	38,047,150	516,688,418	490,346,655
July	45,494,405	40,482,605	40,754,572	34,330,195	532,852,551	463,958,601
August	42,416,425	41,610,010	33,255,595	34,336,256	465,802,667	468,763,776
September	40,182,629	39,722,280	36,887,473	35,440,424	469,289,973	468,388,523
October	39,111,910	38,954,570	37,846,945	36,366,742	498,195,814	466,269,250
November	46,610,322	41,070,026	39,961,732	41,662,475	535,324,210	493,410,562
December	42,603,504	41,957,000	40,197,900	40,197,000	586,283,317	511,398,000
Totals	483,013,614	454,425,521	434,757,804	439,128,185	5,784,746,402	5,730,222,834

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960 — Continued

Month	3. Province of Ontario—Continued					
	Kingston		Kitchener		London	
	1959	1960	1959	1960	1959	1960
	dollars					
January	39,832,353	37,616,782	93,406,069	96,685,549	262,183,725	251,899,215
February	37,635,731	38,521,037	79,637,738	99,398,202	217,508,482	252,466,490
March	41,060,974	39,001,242	95,020,475	104,196,658	254,333,146	259,693,559
April	43,129,811	39,781,526	98,354,365	98,990,061	262,471,094	254,075,151
May	44,619,040	47,738,817	102,034,020	108,561,268	262,644,720	285,044,905
June	49,627,259	50,019,830	109,414,190	116,047,402	291,438,459	336,194,022
July	48,633,714	42,566,325	107,270,255	103,590,672	300,617,938	315,489,726
August	42,333,871	42,483,454	91,456,372	96,415,971	259,573,888	301,417,666
September	43,045,848	43,860,337	103,425,209	103,190,086	262,725,636	258,088,592
October	44,807,373	43,312,362	103,706,360	110,184,221	284,902,969	286,789,914
November	48,828,885	48,678,218	113,638,554	114,961,680	295,571,578	334,170,334
December	46,832,799	46,821,000	115,337,493	116,236,000	294,249,354	303,145,000
Totals	530,387,658	520,400,930	1,212,701,100	1,268,457,770	3,248,220,989	3,438,474,574
	Niagara Falls		Oshawa		Ottawa	
	1959	1960	1959	1960	1959	1960
	dollars					
January	39,166,317	40,123,368	174,975,537	148,466,934	495,651,547	483,309,567
February	38,299,254	42,287,776	174,651,958	162,547,597	385,834,065	476,784,920
March	40,279,103	43,996,697	172,290,888	206,844,918	430,906,758	413,425,802
April	41,508,669	38,923,785	175,603,949	173,165,434	463,199,837	427,704,742
May	41,811,372	43,167,161	185,485,916	190,471,327	425,036,478	449,990,361
June	47,191,422	47,042,257	195,524,220	277,705,528	444,262,470	447,741,723
July	47,297,234	42,548,961	206,892,010	187,232,382	472,455,761	396,833,264
August	41,048,557	46,021,342	140,147,423	123,277,896	407,573,473	450,071,712
September	44,325,643	44,970,915	109,311,238	134,246,693	429,848,629	450,531,283
October	45,984,083	41,766,576	136,205,778	215,732,848	479,101,036	455,251,736
November	52,636,144	46,375,394	130,398,434	259,654,543	480,471,813	476,173,492
December	48,574,434	46,880,000	127,882,865	323,909,000	527,402,417	500,799,000
Totals	528,122,232	524,104,232	1,929,370,216	2,403,255,100	5,441,744,284	5,428,617,602
	Peterborough			Port Arthur		
	1959	1960		1959	1960	
	dollars					
January	43,290,315	47,694,032		26,919,094		27,260,765
February	40,439,039	42,282,242		25,055,735		29,000,718
March	47,493,973	57,006,325		28,555,098		30,638,103
April	51,558,500	45,303,418		29,841,906		27,147,187
May	50,889,417	54,199,252		27,278,817		32,256,134
June	53,918,458	51,772,870		31,237,675		33,024,786
July	52,137,066	48,715,908		32,365,107		31,479,419
August	45,837,396	47,856,992		33,178,520		34,498,629
September	53,199,212	48,561,700		31,989,587		32,730,448
October	48,848,231	45,120,586		32,342,550		32,188,667
November	56,530,339	49,058,737		34,703,578		35,024,818
December	52,990,881	50,748,000		37,063,559		36,543,000
Totals	597,132,827	588,320,062		370,531,226		381,792,674

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960 — Continued

Month	3. Province of Ontario—Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1959	1960	1959	1960	1959	1960
	dollars					
January	64,321,501	64,598,503	49,625,220	48,815,303	49,922,927	72,581,953
February	59,738,187	65,156,312	40,900,948	48,730,290	50,180,294	67,296,330
March	69,724,946	72,075,737	46,770,761	51,245,686	70,895,079	75,838,711
April	69,450,047	64,002,040	50,033,586	48,920,752	52,009,760	82,300,955
May	68,391,237	71,808,632	46,004,372	47,385,893	57,123,057	74,735,425
June	83,075,188	81,714,589	54,303,115	55,224,197	69,375,183	74,301,073
July	80,515,262	70,485,298	57,313,738	55,125,940	66,387,853	77,080,349
August	63,750,229	71,489,575	52,924,903	54,256,701	56,382,914	62,378,187
September	71,861,927	72,311,025	50,924,381	53,119,099	66,787,215	63,105,546
October	66,350,833	74,828,284	54,298,339	54,626,976	73,985,259	72,336,560
November	77,082,343	76,435,940	50,202,555	59,085,675	118,098,783	64,074,808
December	73,060,590	76,999,000	56,917,281	55,429,000	89,008,736	63,686,000
Totals	847,322,290	861,904,935	610,219,199	631,965,512	820,157,060	849,715,897
	Sudbury		Timmins		Toronto	
	1959	1960	1959	1960	1959	1960
	dollars					
January	45,677,771	50,838,263	14,798,001	14,689,613	7,890,413,472	7,855,900,748
February	43,012,387	51,166,453	12,973,737	14,911,794	6,617,385,194	8,735,876,246
March	48,757,934	52,280,254	15,546,566	15,121,401	7,376,904,795	8,635,839,884
April	51,003,680	48,031,803	15,895,114	15,179,558	7,918,211,023	8,489,394,849
May	56,692,467	56,640,761	16,228,039	16,569,041	7,843,296,792	8,500,244,254
June	62,347,574	60,193,755	17,918,671	16,679,452	8,157,032,724	9,745,200,961
July	58,130,918	51,924,186	17,502,363	15,578,061	8,880,563,959	8,170,988,985
August	53,181,201	56,548,856	14,863,422	16,657,665	7,140,431,253	7,830,690,384
September	53,321,041	56,050,372	15,084,789	15,838,360	6,996,908,328	7,832,785,881
October	57,172,456	56,696,773	15,544,825	16,933,521	8,436,790,281	8,295,394,645
November	57,850,456	56,432,153	18,009,792	16,387,930	8,010,387,592	8,786,120,843
December	59,237,164	53,548,000	18,033,040	16,565,000	9,017,743,524	8,774,061,000
Totals	646,385,049	650,351,629	192,398,359	191,111,396	94,286,068,937	101,652,498,680
	Windsor			Total for 21 Centres		
	1959	1960		1959	1960	
	dollars					
January	186,668,493	180,130,975		10,091,734,154		10,087,512,094
February	171,115,060	191,287,474		8,558,844,055		10,990,899,069
March	197,438,136	199,008,352		9,601,950,706		10,951,496,537
April	221,169,109	192,439,194		10,210,416,150		10,683,173,467
May	208,795,544	218,060,798		10,131,454,692		10,932,760,472
June	210,484,178	193,417,974		10,625,662,520		12,307,384,679
July	221,000,288	172,278,843		11,424,269,266		10,467,555,497
August	178,830,644	172,947,508		9,304,591,981		10,097,316,095
September	181,980,959	192,755,868		9,201,008,173		10,085,712,322
October	214,707,022	203,483,880		10,820,772,761		10,686,655,745
November	217,190,376	219,348,978		10,536,384,705		11,379,446,951
December	213,051,700	208,898,000		11,620,604,207		11,439,140,000
Totals	2,422,431,509	2,344,057,844		122,127,693,370		130,109,052,928

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960 — Continued

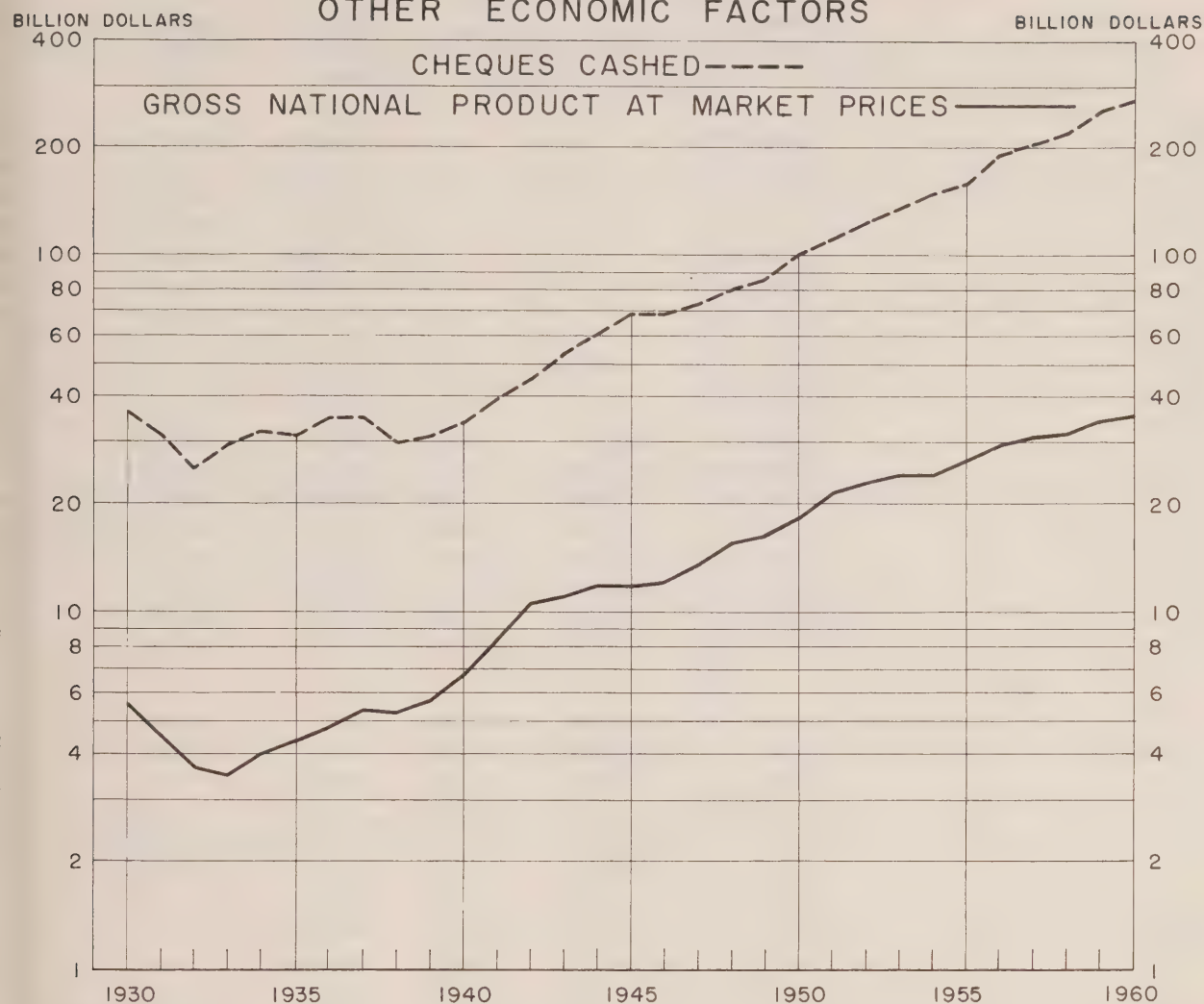
Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1959	1960	1959	1960	1959	1960
	dollars					
January	19,182,230	17,872,537	681,560,349	718,989,074	435,138,876	443,008,748
February	16,282,079	17,711,650	541,433,751	643,295,185	389,980,608	391,159,543
March	18,194,805	18,694,910	656,869,824	712,344,746	425,815,357	415,833,972
April	21,048,224	19,148,988	779,850,581	748,510,529	487,861,151	499,439,137
May	19,460,280	20,573,565	665,013,880	754,134,867	470,881,897	487,325,876
June	22,117,226	22,435,928	679,199,508	751,361,058	533,468,758	556,894,333
July	21,351,330	20,106,203	849,907,023	771,968,419	613,938,935	512,724,541
August	19,733,891	21,477,523	701,039,338	650,149,874	479,759,452	525,335,491
September	21,576,841	21,051,761	701,870,172	740,381,836	491,025,242	493,225,740
October	20,658,301	23,528,105	754,249,967	751,273,648	489,500,452	542,702,783
November	25,705,892	25,463,482	733,628,041	767,975,830	527,871,981	529,615,897
December	22,452,433	26,942,000	784,215,958	763,556,000	478,702,985	578,709,000
Totals	247,763,532	255,006,652	8,528,838,392	8,773,941,066	5,823,945,694	5,975,975,061
	Lethbridge		Medicine Hat		Moose Jaw	
	1959	1960	1959	1960	1959	1960
	dollars					
January	36,494,577	35,945,658	15,734,282	15,368,383	33,448,154	29,148,990
February	32,748,545	37,331,741	13,271,809	15,524,317	27,626,349	27,578,041
March	40,342,054	40,216,408	16,932,569	17,553,894	32,628,070	31,735,949
April	42,963,840	38,253,079	19,903,158	17,203,504	32,085,765	29,404,441
May	38,341,303	43,470,275	17,153,753	21,296,254	32,524,542	34,827,178
June	46,830,670	43,799,794	20,630,935	19,242,876	34,304,884	42,754,903
July	44,278,847	40,233,492	19,904,375	16,598,384	31,440,545	36,401,825
August	40,524,713	41,339,229	17,568,522	19,583,959	32,947,657	33,220,146
September	40,824,512	37,854,048	20,224,281	18,981,273	31,061,958	34,930,249
October	41,793,065	42,488,328	19,491,803	19,742,272	32,226,075	38,663,829
November	48,159,658	44,804,800	24,023,887	22,451,659	39,288,984	36,062,389
December	45,484,809	43,216,000	21,658,489	21,843,000	34,456,760	33,107,000
Totals	498,786,593	488,952,852	226,497,863	225,389,775	394,039,743	407,834,940
	Prince Albert		Regina		Saskatoon	
	1959	1960	1959	1960	1959	1960
	dollars					
January	18,029,327	16,866,161	295,046,426	331,481,351	77,784,044	79,224,582
February	15,959,230	17,795,611	224,283,218	263,959,373	69,603,654	80,298,370
March	17,787,048	17,599,449	268,644,858	350,929,639	79,278,338	79,201,380
April	19,677,049	17,591,882	308,768,334	400,320,328	88,688,807	84,135,925
May	20,035,885	19,553,434	296,956,785	323,918,593	89,667,785	95,721,125
June	20,623,523	19,186,971	346,660,005	397,644,096	90,164,539	91,586,575
July	20,435,867	19,414,578	346,401,773	502,887,018	102,648,769	93,404,497
August	18,240,494	20,856,662	326,372,177	347,986,367	96,903,702	102,650,236
September	19,631,738	23,406,869	374,535,537	392,530,768	97,421,389	91,735,185
October	18,800,982	20,256,965	375,777,757	373,405,150	95,692,005	99,042,295
November	20,518,098	21,418,300	365,998,440	348,594,703	103,001,612	105,667,247
December	19,996,893	21,357,000	329,765,857	343,692,000	94,168,089	98,925,000
Totals	229,736,134	235,303,882	3,859,211,167	4,377,349,386	1,085,022,733	1,101,592,417

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1959 and 1960 —Concluded

Month	4. Prairie Provinces — Concluded					
	Winnipeg		Total for 10 Centres			
	1959	1960	1959		1960	
	dollars					
January	1,316,236,503	1,209,777,955	2,928,654,768		2,897,683,439	
February	1,001,399,969	1,161,835,886	2,332,589,212		2,656,489,717	
March	1,282,888,630	1,290,055,358	2,839,381,553		2,974,165,705	
April	1,426,168,912	1,472,597,808	3,227,015,821		3,326,605,621	
May	1,395,637,606	1,654,279,268	3,045,673,716		3,455,100,433	
June	1,446,383,395	1,744,710,677	3,240,383,443		3,689,617,211	
July	1,470,993,405	1,605,396,988	3,521,300,869		3,619,135,945	
August	1,292,512,914	1,709,943,489	3,025,602,860		3,472,542,976	
September	1,478,773,316	1,723,933,300	3,276,944,986		3,578,031,029	
October	1,620,215,004	1,847,648,658	3,468,405,411		3,758,752,033	
November	1,554,088,818	1,686,147,582	3,442,285,411		3,588,201,889	
December	1,625,287,602	1,719,495,000	3,456,189,875		3,650,842,000	
Totals	16,910,586,074	18,825,821,969	37,804,427,925		40,667,168,000	
	5. British Columbia					
	New Westminster		Vancouver		Victoria	
	1959	1960	1959	1960	1959	1960
	dollars					
January	69,203,444	68,925,155	1,107,961,598	1,057,432,571	161,539,064	169,304,877
February	63,051,632	68,423,055	1,006,249,939	1,146,307,775	158,215,099	185,825,446
March	74,623,737	79,074,377	1,131,668,292	1,296,901,400	170,377,101	235,082,561
April	78,599,354	69,191,266	1,148,806,007	1,154,516,758	231,605,886	180,579,199
May	75,074,079	72,738,984	1,174,193,265	1,218,700,066	211,480,180	185,720,535
June	82,267,207	74,988,384	1,281,596,151	1,339,624,930	216,483,191	227,508,785
July	86,952,681	69,963,274	1,357,849,703	1,206,295,826	218,522,814	182,916,475
August	73,311,851	73,698,054	1,083,864,131	1,248,560,762	196,489,052	286,715,210
September	74,527,838	72,236,496	1,082,856,070	1,205,625,917	245,179,196	220,468,685
October	76,778,181	68,882,555	1,185,130,149	1,218,960,076	195,692,610	189,249,214
November	85,490,427	73,408,140	1,381,128,654	1,245,215,348	241,814,322	203,165,856
December	86,045,949	72,346,000	1,288,760,417	1,315,692,000	223,527,748	234,363,000
Totals	925,926,380	863,875,740	14,230,064,376	14,653,833,429	2,470,926,263	2,500,899,843
	Total for 3 Centres			Canada — 52 Centres		
	1959		1960		1960	
	dollars					
January	1,338,704,106		1,295,662,603		20,470,134,982	
February	1,227,516,670		1,400,556,276		17,729,697,543	
March	1,376,669,130		1,611,058,338		20,262,166,686	
April	1,459,011,247		1,404,287,223		21,433,220,425	
May	1,460,747,524		1,477,159,585		20,819,697,268	
June	1,580,346,549		1,642,122,099		21,986,798,242	
July	1,663,325,198		1,459,175,575		23,746,634,008	
August	1,353,665,034		1,608,974,026		19,757,189,009	
September	1,402,563,104		1,498,331,098		20,423,792,656	
October	1,457,600,940		1,477,091,845		22,496,011,031	
November	1,708,433,403		1,521,789,344		22,621,737,130	
December	1,598,334,114		1,622,401,000		24,496,137,688	
Totals	17,626,917,019		18,018,609,012		256,243,216,668	
					277,810,036,844	

CHART 6

CHEQUES CASHED COMPARED WITH OTHER ECONOMIC FACTORS



INDEX
1949=100
175

INDEX
1949=100
175

VOLUME OF INDUSTRIAL PRODUCTION

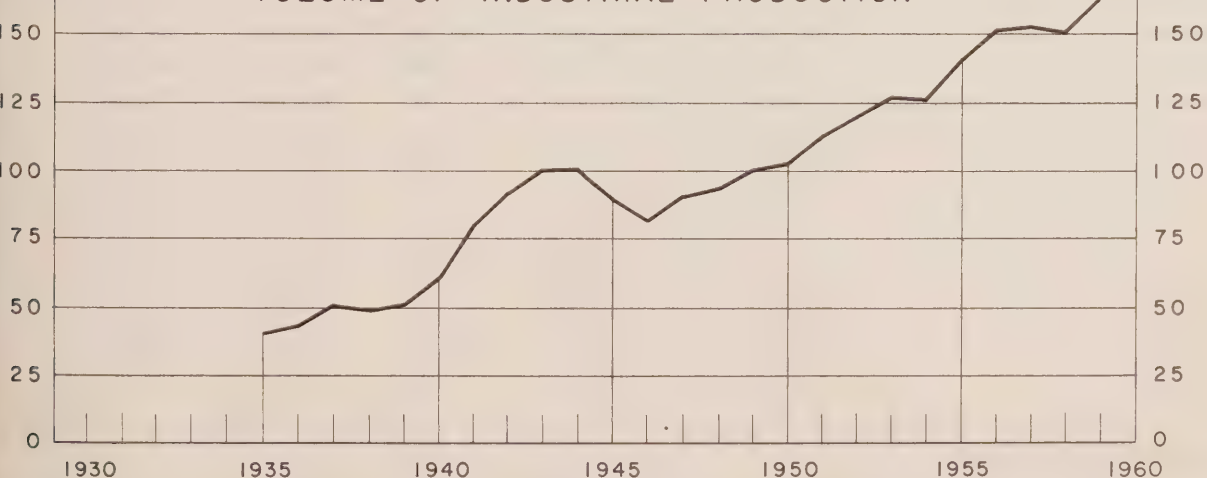


TABLE 6. Cheques Cashed against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
	thousands of dollars					
1942	43,574,261	..	..	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1959						
January	19,610,324	4,456,098	52.81	859,811	7,495,066	1.38
February	16,947,422	4,117,900	49.39	782,276	7,574,760	1.24
March	19,397,542	4,187,584	55.59	864,625	7,671,532	1.35
April	20,480,873	4,210,257	58.37	952,348	7,754,164	1.47
May	19,764,821	4,151,259	57.13	1,054,876	7,766,380	1.63
June	20,953,478	4,264,891	58.96	1,033,321	7,775,589	1.59
July	22,701,919	4,221,376	64.53	1,044,715	7,806,291	1.61
August	18,822,068	4,108,033	54.98	935,121	7,813,111	1.44
September	19,487,849	4,166,163	56.13	935,944	7,812,451	1.44
October	21,515,533	4,215,532	61.25	980,479	7,805,857	1.51
November	21,129,982	4,214,498	60.16	1,491,755	7,629,201	2.35
December	23,473,065	4,234,596	66.52	1,023,073	7,454,991	1.65
1960						
January	20,082,556	4,075,049	59.14	897,267	7,486,238	1.44
February	21,154,553	3,878,972	65.44	891,911	7,535,254	1.42
March	21,844,949	3,863,911	67.84	909,083	7,584,562	1.44
April	22,343,664	3,892,266	68.89	877,695	7,644,531	1.38
May	21,834,708	3,999,787	65.51	1,051,773	7,649,282	1.65
June	24,819,849	4,067,601	73.22	1,061,932	7,651,625	1.67
July	21,573,723	4,046,820	63.97	934,496	7,706,080	1.46
August	21,820,075	4,011,664	65.27	1,013,769	7,750,532	1.57
September	21,243,162	4,111,470	62.00	950,889	7,822,213	1.46
October	22,555,959	4,291,362	63.07	901,042	7,940,917	1.36
November	22,787,754	4,272,019	64.01	1,282,210	7,875,145	1.95
December	23,908,707	4,296,931	66.77	1,068,311	7,767,350	1.65

¹ (A) As of June 1957 includes personal chequing accounts. (B) 35 centres during period 1942-1957. (C) 52 centres during period 1958 to date.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

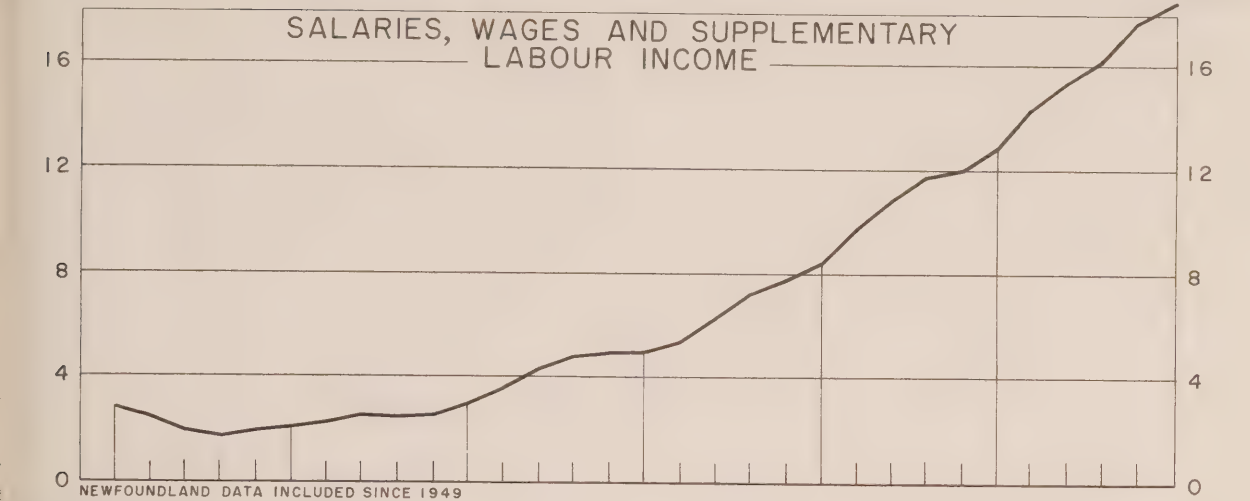
HART 7

OTHER ECONOMIC FACTORS

BILLION DOLLARS

BILLION DOLLARS

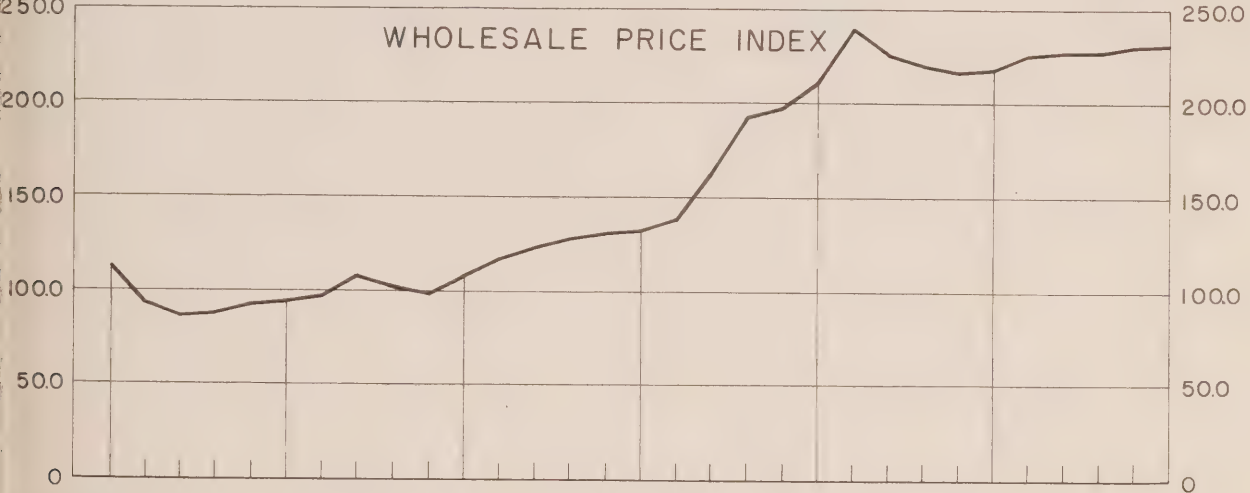
SALARIES, WAGES AND SUPPLEMENTARY
LABOUR INCOME



INDEX
1935-39=100

INDEX
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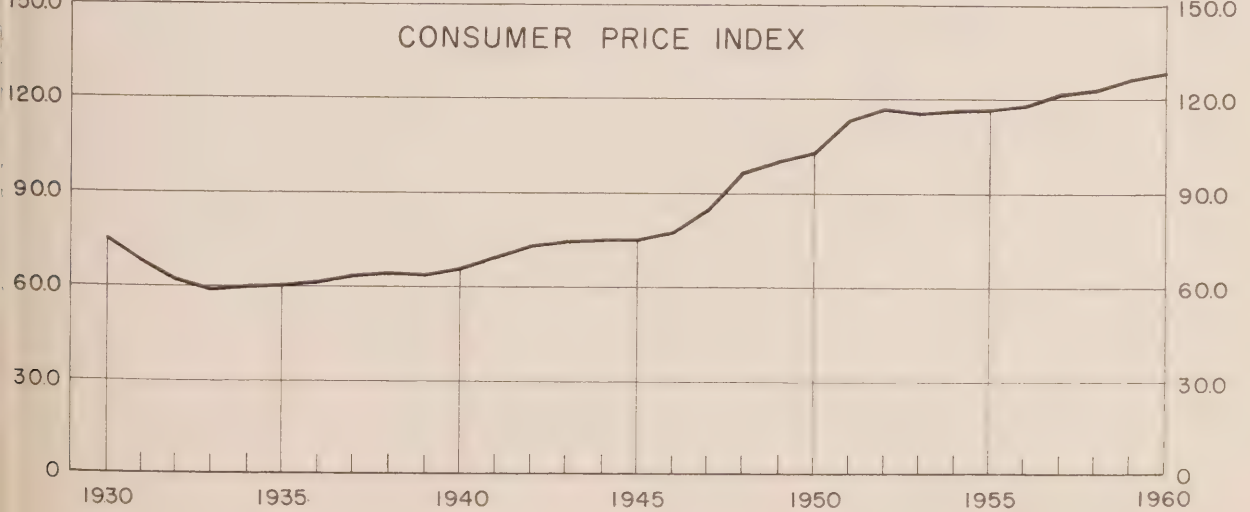
WHOLESALE PRICE INDEX



INDEX
1949=100

INDEX
1949=100

CONSUMER PRICE INDEX



CATALOGUE No.

61-201

ANNUAL



Canada. Statistics, Bureau of

111

CHEQUES CASHED IN CLEARING CENTRES
1961



DOMINION BUREAU OF STATISTICS

Business Finance Division

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Business Finance Division

CHEQUES CASHED IN CLEARING CENTRES
1961

Published by Authority of
The Honourable George Hees, Minister of Trade and Commerce

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1961. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,

Dominion Statistician.

TABLE OF CONTENTS

	Page
Analytical text	7
Definition and Coverage	8-10

Charts

1, 2, 3. Canada and Principal Cities, 1935-61	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1935-61	17, 19
6, 7. Comparisons with Other Economic Factors, 1935-61	33, 35

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1959, 1960 and 1961	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938=100	14
3. Relative Importance of Individual Clearing House Centres	16
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 20-25
5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961	26-32
6. Cheques Cashed against Current and Savings Accounts	34

CHEQUES CASHED IN CLEARING CENTRES

1961

The total value of cheques cashed in Canadian clearing house centres again reached new record levels during 1961. The aggregate value of payments in the 35 older centres rose to \$293,784 million, an advance of 9.0 per cent over 1960. Debits in all five economic regions rose in this comparison. Payments in British Columbia increased by 13.4 per cent and the Prairie Provinces by 12.0 per cent. Value of cheques cashed in Quebec showed an increase of 8.9 per cent, Ontario 7.5 per cent and the Atlantic Provinces 6.9 per cent.

During 1961, most of the indicators of general economic activity followed an upward trend. The index of industrial production rose by 2.9 per cent. The index of manufacturing production showed a gain of 2.2 per cent and the mining index showed an increase of 3.8 per cent over the previous year. The output of gas and electricity increased by 6.6

in the 1960-1961 comparison. Non-agricultural employment declined slightly. Industrial payrolls increased by 2.3 per cent reflecting higher weekly earnings. The value of retail trade, the consumer price index and the general index of wholesale prices showed little change in the 1960-61 comparison.

According to preliminary figures, total capital expenditures in 1961 were \$8,109 million, a decrease of 1.9 per cent as compared with the 1960 actual total of \$8,262 million. Outlays for non-residential construction showed an increase of 2.8 per cent in the 1960 comparison.

In the financial sector, common stock prices showed an increase of 25.1 per cent as compared with the previous year. Total value of life insurance sales during 1961 rose by 2.7 per cent.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. On the first page of this table, national and regional totals which include these 35 centres are given for the entire period. Totals for the last 8 years which include the 17 new clearing centres in the eastern and central regions are given at the foot of the page.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1961, the total value of bank debits for the original centres was 530 per cent higher than during

1929. Over this period, the Atlantic Provinces increased by 636 per cent, Ontario by 626 per cent and British Columbia by 599 per cent. The Prairie Provinces showed an increase of 475 per cent followed by Quebec with an increase of 429 per cent. The large increase in the Atlantic Provinces was due partly to the inclusion of St. John's, Newfoundland in 1949.

Total payments in the thirty-five centres during the past year were 850 per cent greater than in 1938. British Columbia with a gain of 955 per cent recorded the largest regional advance in this comparison. Debits in the Prairie Provinces rose by 896 per cent with Ontario, the Atlantic Provinces and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 billion in 1938 to over \$293 billion in 1961. Of this increase of over \$262 billion, nearly \$222 billion or 76 per cent, was contributed by Ontario and Quebec.

The Centres

Cheques cashed in thirty of the thirty-five older centres showed advances in 1961 as compared with the previous year, with five recording a decline. Payments in Toronto, Ontario's leading centre, rose by nearly 8 per cent over 1960 and Montreal debits advanced by over 7 per cent. In the Western Provinces payments in Winnipeg increased by nearly 11 per cent. The large increase in value of cheques cashed in Vancouver of over 14 per cent, is due in part to the inclusion of debits from New Westminster.

Table 3 shows the relative importance of the 35 older Canadian centres, measured by their percentage contribution to the total value of cheques cashed for selected years during the period 1924 to 1961. The proportion of total payments recorded in the Atlantic Provinces has fallen off in recent years and in 1961 was below the 1939 level despite the inclusion of St. John's, Newfoundland as a clearing centre in 1949. Debits in the province of Quebec have accounted for slightly less than 30 per cent of the Canadian aggregate during the postwar period

including 1961. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate, fluctuated between 40 per cent and 47 per cent during most of the period, rising to 46 per cent in 1961. Toronto payments accounted for over 81 per cent of the provincial total in 1961. Ottawa debits, which constituted a relatively high proportion of the provincial total during the second World War, have since fallen off as compared with the other centres.

Debits in the Prairie Provinces stood at nearly 16 per cent of the Canadian total in 1961. Cheques cashed in Winnipeg contributed nearly 46 per cent of the regional total for 1961, although the relative importance of Winnipeg debits has declined since the war. Payments in Calgary increased slightly in the 1960-1961 comparison.

Value of cheques cashed in British Columbia stood at 7 per cent of the national total for 1961. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering rate of turnover of current deposits have been revised, beginning 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed during the years 1942-1957 are for 35 centres and the years 1958 to 1960 include cheques cashed in 52 centres. Beginning in January 1961, cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre making the number of clearing centres 51 rather than 52.

The rate of turnover of current deposits computed on an annual basis, averaged 68.29 for 1961 as compared with the 65.39 turnover for 1960 and 57.99 for 1959. Value of cheques cashed against current deposits rose by 9.0 per cent over 1960 and by 18.7 per cent over 1959. Deposits were 4.4 per cent higher than for 1960 and slightly higher than for 1959. The annual rate of turnover of savings accounts decreased from 1.54 in 1960 to 1.52 in 1961.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529, 207	286, 801	54	352, 326	67
Quebec	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T.	5, 288	—	—	—	—
Totals	13, 833, 828	11, 723, 340	85	12, 122, 785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88, 866	43, 509	49
Quebec	835, 326	781, 272	94
Ontario	1, 463, 621	1, 289, 471	88
Prairie Provinces	472, 034	435, 391	92
British Columbia	154, 517	132, 408	86
Yukon and N.W.T.	—	—	—
Totals	3, 014, 363	2, 682, 050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined

between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased

coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1960 and 1961 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

CHART-I

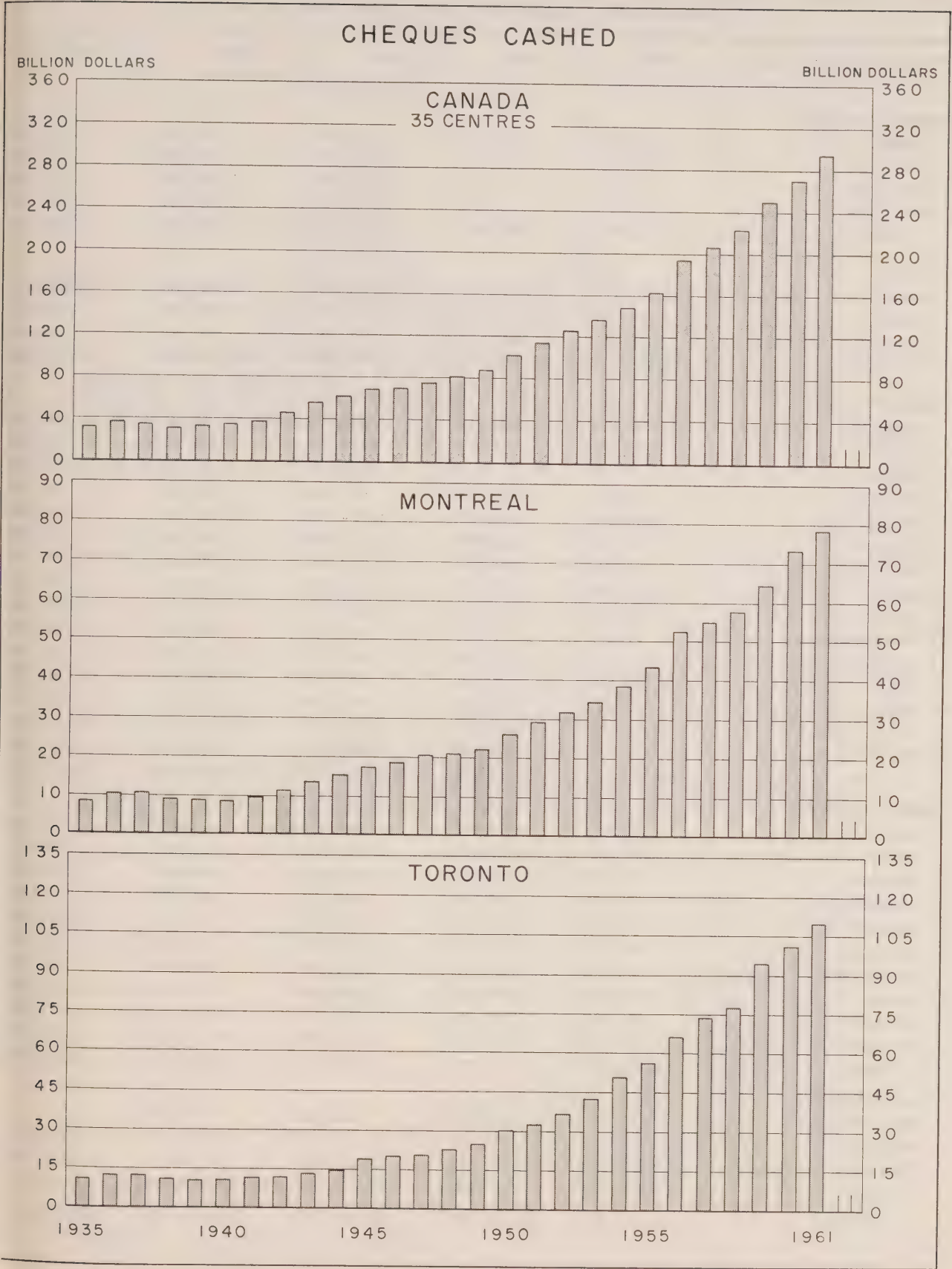


TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1959, 1960 and 1961

Clearing house centres	1939	1946	1959	1960	1961
	thousand dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	2,240,973	2,470,454	2,765,782
Moncton	108,892	276,711	687,497	703,300	725,886
Saint John	189,232	456,571	1,240,454	1,292,907	1,282,369
St. John's	—	—	950,688	1,032,440	1,102,650
Totals	679,948	1,604,018	5,119,612	5,499,101	5,876,687
Quebec:					
Montreal	8,759,472	18,828,185	64,370,687	73,203,832	78,593,811
Quebec	977,211	1,722,533	5,515,388	6,285,281	7,912,527
Sherbrooke	83,716	198,642	579,963	625,117	707,501
Totals	9,820,399	20,749,360	70,466,038	80,114,230	87,213,839
Ontario:					
Brantford	107,113	269,742	692,885	688,254	693,833
Chatham	102,260	185,640	618,778	655,467	654,195
Cornwall	—	—	430,320	406,526	455,088
Fort William	67,033	185,151	483,014	454,425	483,450
Hamilton	644,434	1,460,388	5,784,746	5,730,223	5,988,206
Kingston	72,713	205,647	530,388	520,401	561,700
Kitchener	145,302	363,578	1,212,701	1,268,458	1,321,571
London	385,768	871,611	3,248,221	3,438,475	3,728,758
Ottawa	1,266,268	5,170,462	5,441,744 ¹	5,428,618 ¹	5,923,469 ¹
Peterborough	70,496	197,282	597,133	588,320	566,260
St. Catharines	—	253,814	847,322	861,905	959,735
Sarnia	76,490	244,696	610,219	631,965	701,576
Sudbury	85,813	153,373	646,385	650,352	711,292
Toronto	10,173,867	19,907,027	94,286,069	101,652,499	109,570,868
Windsor	420,933	933,545	2,422,431	2,344,058	2,399,362
Totals	13,618,490	30,401,956	117,852,356	125,319,946	134,719,363
Prairie Provinces:					
Brandon	33,810	104,140	247,763	255,007	269,028
Calgary	661,676	1,602,018	8,528,838	8,773,941	10,326,214
Edmonton	470,280	1,213,184	5,823,946	5,975,975	6,672,384
Lethbridge	56,702	146,971	498,787	488,953	501,226
Medicine Hat	27,707	74,791	226,498	225,390	243,630
Moose Jaw	83,327	185,849	394,040	407,835	379,010
Prince Albert	27,796	104,870	229,736	235,304	247,306
Regina	555,513	977,251	3,859,211	4,377,349	4,869,831
Saskatoon	121,854	349,201	1,085,023	1,101,592	1,170,588
Winnipeg	3,439,565	6,366,405	16,910,586	18,825,822	20,861,681
Totals	5,478,230	11,124,680	37,804,428	40,667,168	45,540,898
British Columbia:					
New Westminster	78,647	226,076	925,926	863,876	"
Vancouver	1,587,411	4,354,230	14,230,065	14,653,833	17,766,910
Victoria	354,226	787,288	2,470,926	2,500,900	2,666,645
Totals	2,020,284	5,367,594	17,626,917	18,018,609	20,433,555
CANADA	31,617,351	69,247,608	248,869,351	269,619,054	293,784,342

¹ Excludes some debits reported in preceding years.

² New Westminster data included in Vancouver Since January 1961.

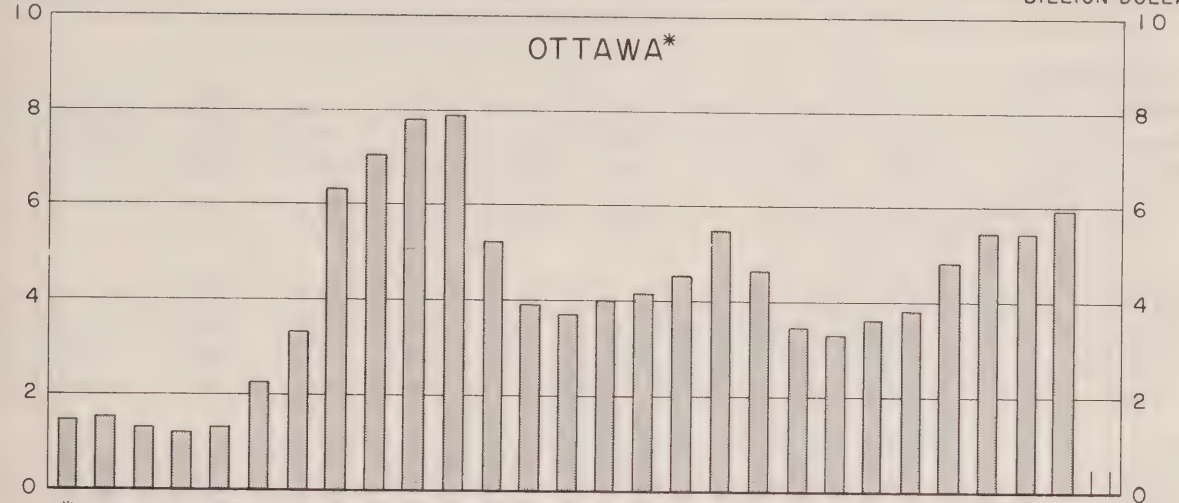
CHART-2

CHEQUES CASHED

BILLION DOLLARS

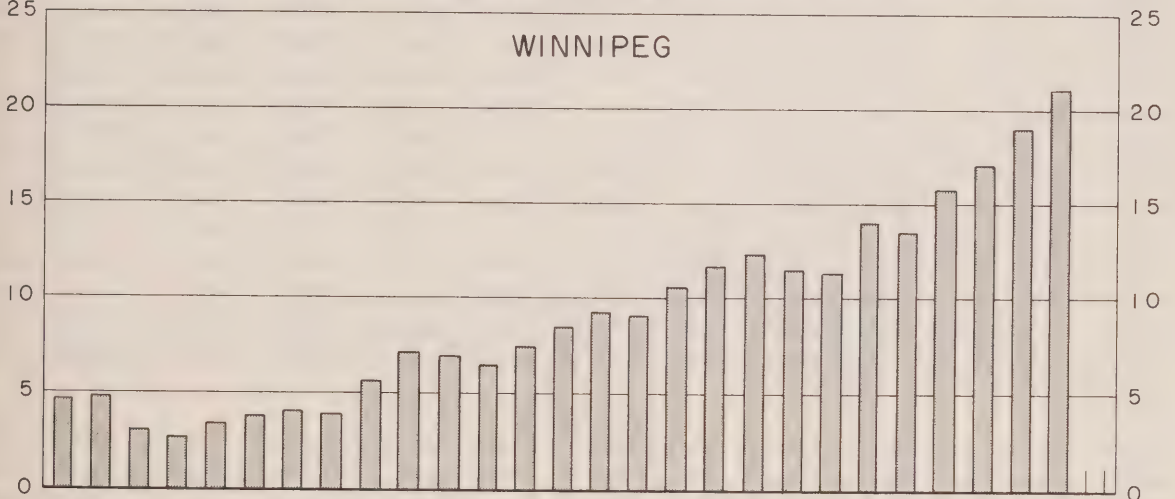
BILLION DOLLARS

OTTAWA*

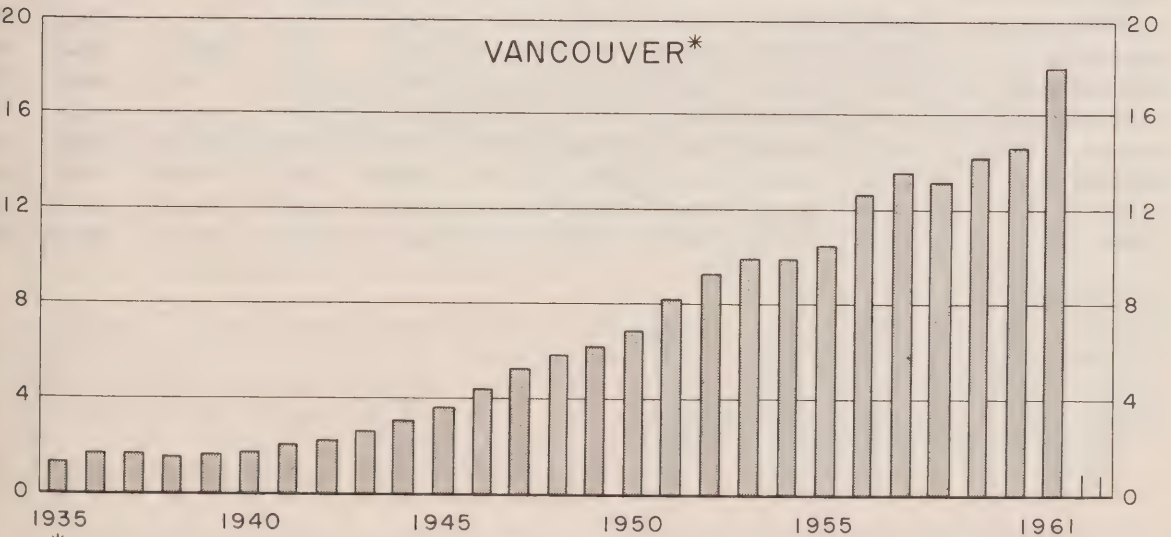


* FROM 1953 EXCLUDE SOME DEBITS REPORTED IN PRECEDING YEARS.

WINNIPEG



VANCOUVER*



* INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1959	1960	1961
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	575.0	659.8	727.4	814.3
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	596.3	635.7	650.3	671.2
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	507.6	646.4	673.8	668.3
Totals	91.4	124.7	75.2	106.3	207.5	250.8	693.9	651.7	698.3	746.3
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	641.6	714.8	812.9	872.7
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	570.4	629.8	717.7	903.6
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	649.7	692.6	746.5	844.9
Totals	81.6	165.4	86.0	98.5	172.8	208.2	635.4	707.1	803.9	875.2
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	558.2	633.0	628.7	633.8
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	619.6	599.2	634.7	633.5
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	673.3	709.0	667.0	709.6
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	749.0	925.5	916.8	958.1
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	702.0	744.8	730.8	788.7
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	744.6	859.9	899.4	937.1
London	68.3	109.1	76.9	99.1	171.6	223.9	708.2	834.5	883.4	958.0
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	400.7 ¹	452.0 ¹	450.9 ¹	492.0 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	760.7	849.8	837.2	805.8
Sarnia	—	194.5	114.4	101.3	246.1	324.1	781.5	808.3	837.2	929.4
Sudbury	—	40.3	49.4	101.3	133.0	181.0	723.6	763.0	767.7	839.6
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	788.4	904.2	974.8	1,050.7
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	481.7	550.2	532.4	545.0
Totals	81.2	134.3	94.3	98.6	194.8²	220.1	744.4	844.1	907.4	965.3
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	697.3	754.3	776.4	819.1
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	1,175.1	1,310.8	1,348.5	1,587.0
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	1,196.8	1,353.5	1,388.9	1,550.7
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	771.8	871.6	854.4	875.9
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	715.6	804.4	800.5	865.3
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	571.7	574.4	594.5	552.4
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	792.4	890.8	912.4	958.9
Regina	59.1	124.2	86.6	109.5	227.6	192.5	713.7	760.4	862.5	959.5
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	846.2	944.6	959.0	1,019.1
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	588.5	636.6	708.7	785.3
Totals	120.4	173.3	140.3	119.8	251.3	243.3	754.3	826.8	889.4	996.0
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	1,113.9	1,251.7	1,167.8	³
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	850.1	920.4	947.8	1,096.7
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	718.3	779.6	789.0	841.3
Totals	89.1	150.9	77.0	104.8	192.9	277.1	838.6	910.0	930.2	1,054.9
CANADA	87.8	150.9	97.0	102.2	196.2²	223.9	715.6	804.8	871.9	950.0

¹ Excludes some debits reported in preceding years.

² St. Catharines data are included in Ontario and Canada totals since 1941.

³ New Westminster data are included in Vancouver since January, 1961

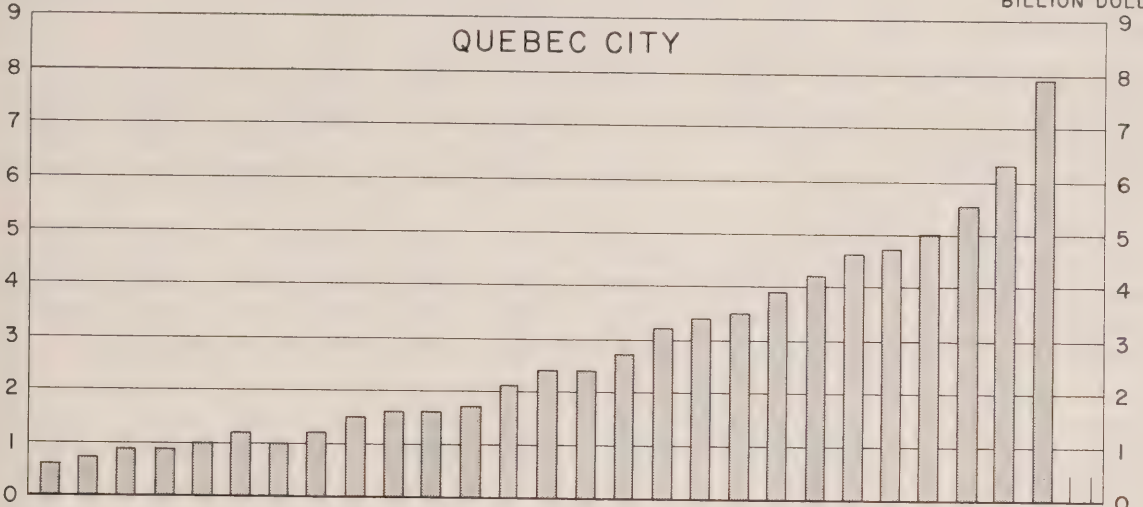
CHART - 3

CHEQUES CASHED

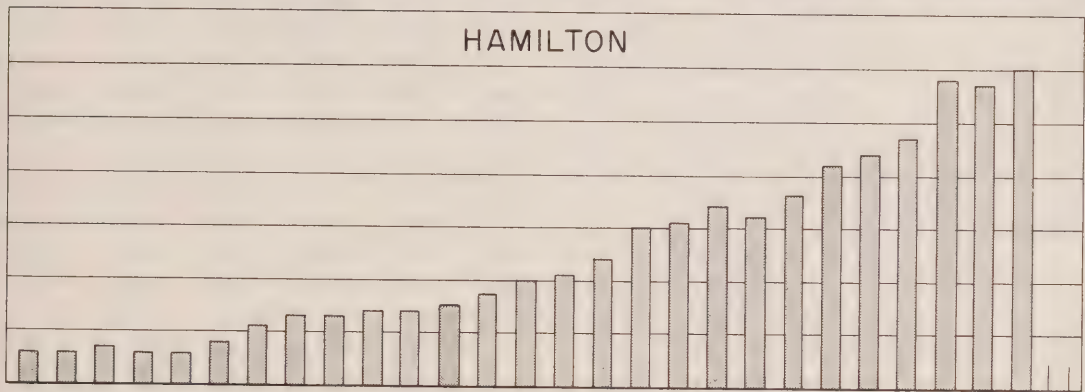
BILLION DOLLARS

BILLION DOLLARS

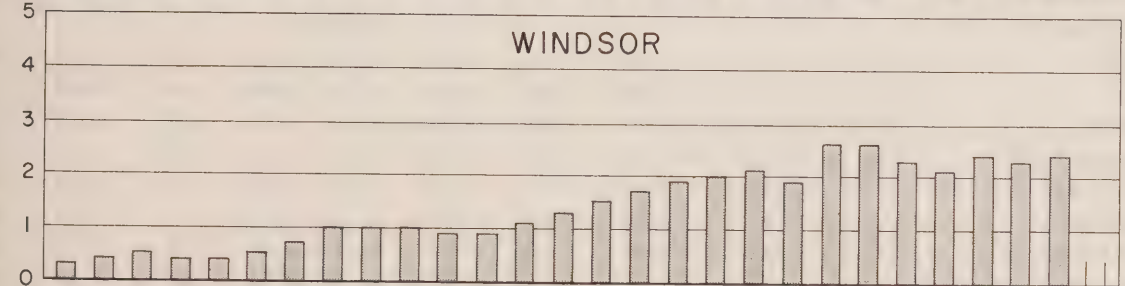
QUEBEC CITY



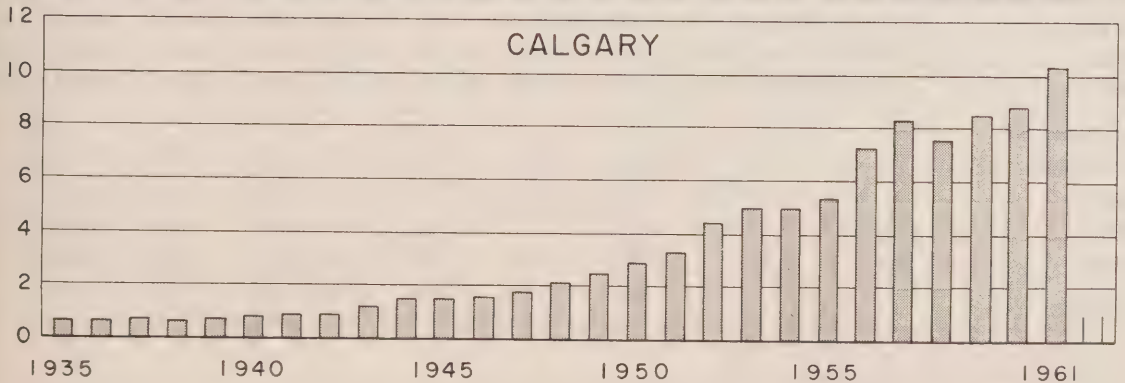
HAMILTON



WINDSOR



CALGARY



1935

1940

1945

1950

1955

1961

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1959	1960	1961
	Percentage of Canada total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	0.89	0.90	0.92	0.94
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.29	0.28	0.26	0.25
Saint John	0.96	0.59	0.51	0.60	0.64	0.66	0.44	0.50	0.48	0.44
St. John's	—	—	—	—	—	¹	0.39	0.38	0.38	0.37
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.01	2.06	2.04	2.00
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	26.11	25.86	27.15	26.75
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.26	2.22	2.33	2.69
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.24	0.23	0.23	0.24
Totals	29.95	35.32	28.58	31.06	28.38	29.96	28.61	28.31	29.71	29.68
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.39	0.28	0.28	0.26	0.24
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.29	0.25	0.24	0.22
Cornwall	—	—	—	—	—	²	0.18	0.17	0.15	0.15
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.19	0.17	0.16
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.12	2.32	2.13	2.04
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.22	0.21	0.19	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.47	0.49	0.47	0.45
London	0.99	0.91	1.00	1.22	1.10	1.26	1.25	1.31	1.28	1.27
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	2.18 ³	2.19 ³	2.01 ³	2.02 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.24	0.24	0.22	0.19
St. Catharines	—	—	—	⁴	0.41	0.37	0.36	0.34	0.32	0.33
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.26	0.25	0.23	0.24
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.28	0.26	0.24	0.24
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	37.15	37.89	37.70	37.30
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	0.96	0.97	0.87	0.82
Totals	41.28	39.73	43.45	43.07	44.34	43.91	46.45	47.36	46.48	45.86
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.10	0.10	0.10	0.09
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.46	3.43	3.25	3.52
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.33	2.34	2.22	2.27
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.20	0.20	0.18	0.17
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.09	0.08	0.08
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.18	0.16	0.15	0.13
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.09	0.09	0.09	0.08
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.64	1.55	1.62	1.66
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.44	0.44	0.41	0.40
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	7.06	6.79	6.98	7.10
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	16.05	15.59	15.19	15.08	15.50
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.37	0.37	0.32	— ⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	5.94	5.72	5.44	6.05
Victoria	0.94	0.97	0.79	1.12	0.83	1.14	1.03	0.99	0.93	0.91
Totals	6.35	6.26	4.98	6.39	6.16	7.76	7.34	7.08	6.69	6.96
Canada	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some debits reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

CHART-4

CHEQUES CASHED

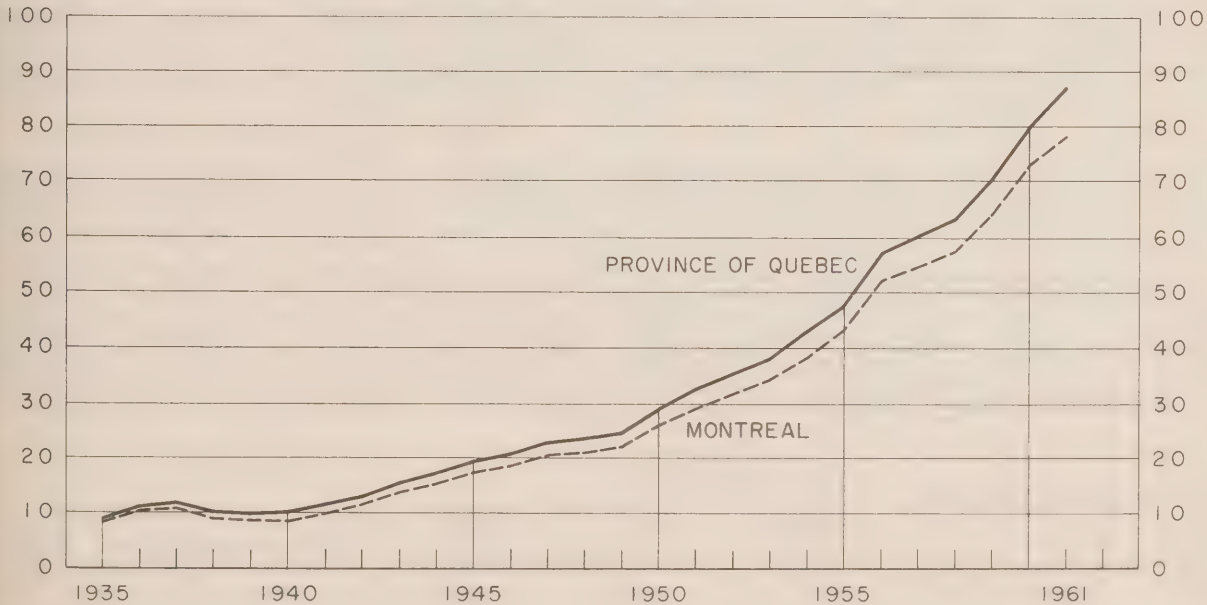
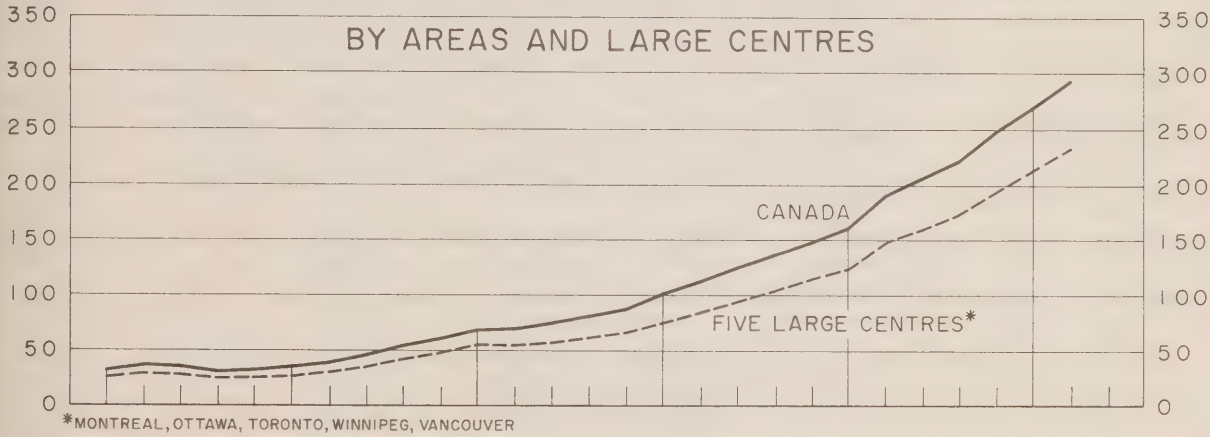
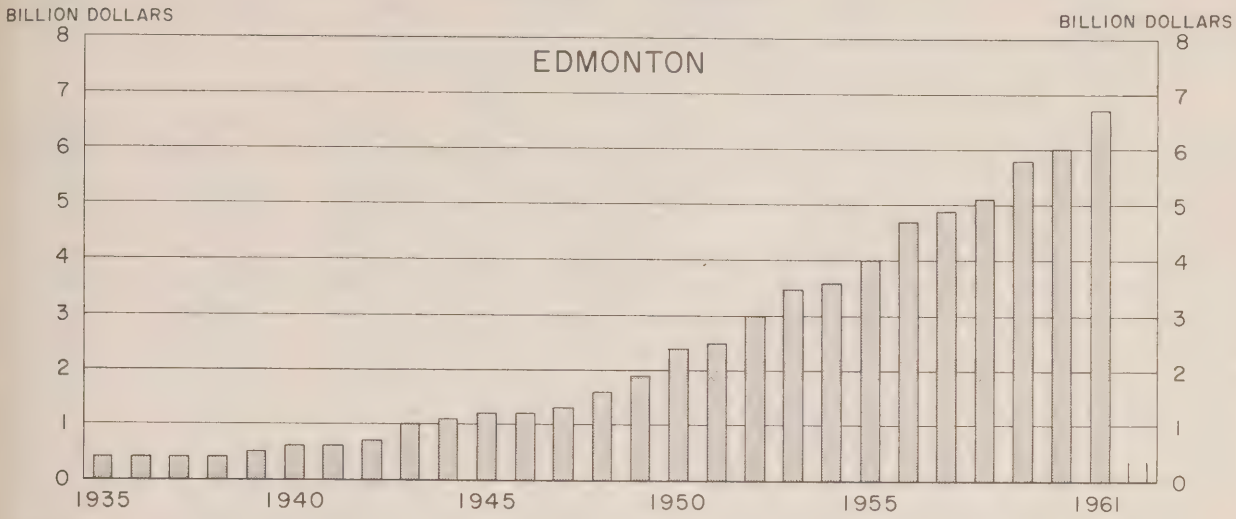


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

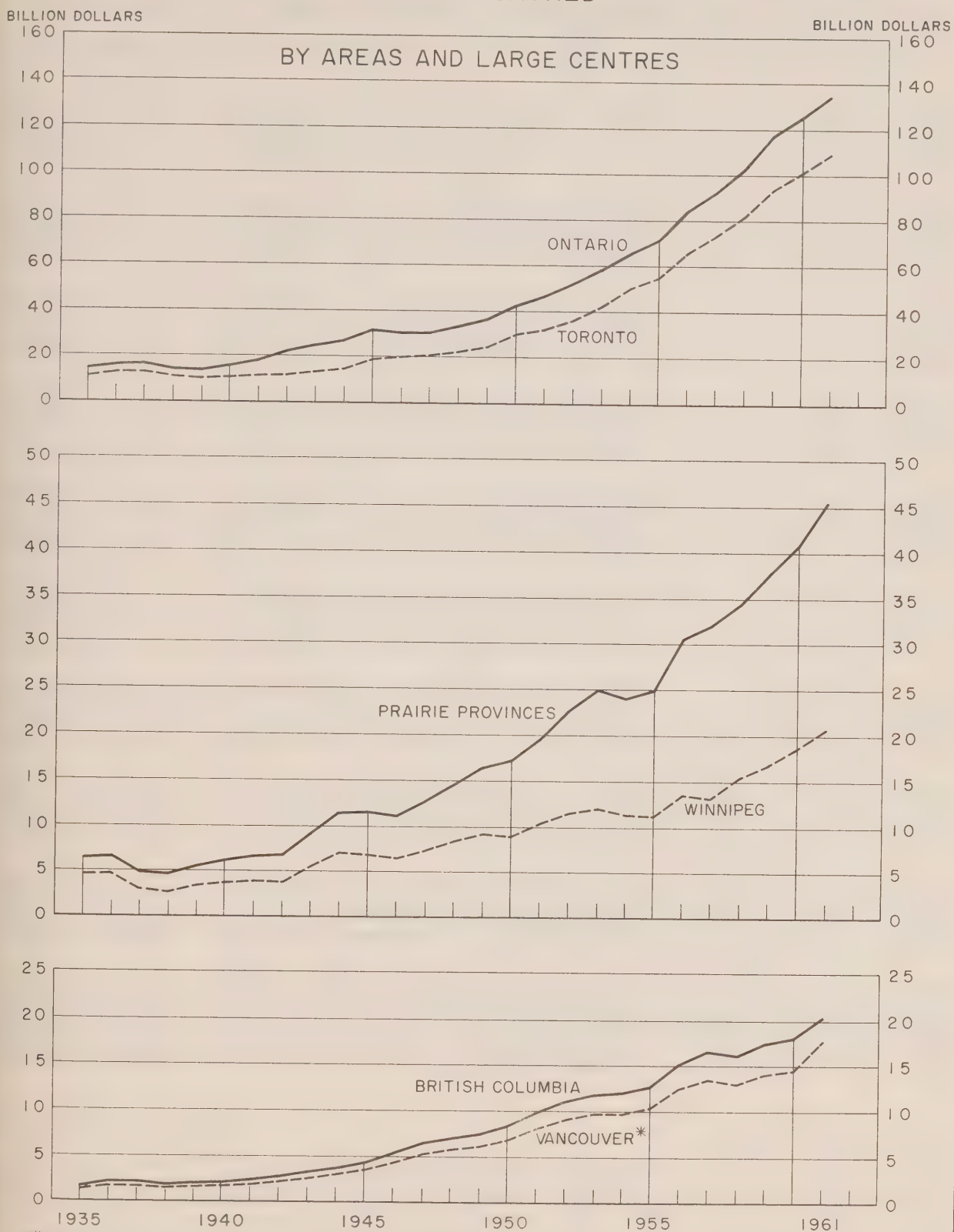
Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousand dollars						
1924	27,157,475	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035	604,740	9,909,472	11,998,344	5,885,646	1,959,833
1929	46,670,481	797,958	16,488,667	18,543,268	7,922,806	2,922,782
1934	32,866,673	534,251	9,449,710	14,919,504	6,337,240	1,625,968
1935	31,546,066	574,053	8,977,529	13,876,626	6,445,396	1,672,462
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,062	733,360	11,568,422	15,939,150	4,827,021	2,098,109
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,351	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941	39,242,956	940,712	11,068,666	18,214,788	6,591,645	2,427,145
1942	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1954 ³	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ³	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ³	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ³	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ³	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ³	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ³	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ³	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
Percentage change, ⁴ 1961 over:						
1929	+ 530.0	+ 636.5	+ 429.1	+ 626.5	+ 474.8	+ 599.1
1938	+ 850.0	+ 818.7	+ 775.2	+ 875.5	+ 896.0	+ 954.9
1949	+ 9.0	+ 6.9	+ 8.9	+ 7.5	+ 12.0	+ 13.4

See footnotes at end of table.

CHART-5

CHEQUES CASHED

BY AREAS AND LARGE CENTRES



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1934	106.3	275,949	87,228	171,074	—	8,834,692
1935	102.0	310,052	90,680	173,321	—	8,307,135
1936	116.2	341,776	98,641	189,985	—	10,150,017
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	381,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁵	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4 ⁴	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8 ⁴	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8 ⁴	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8 ⁴	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7 ⁴	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6 ⁴	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8 ⁴	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9 ⁴	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0 ⁴	2,765,782	725,886	1,282,369	1,102,650	78,593,811
Percentage change, 1961 over:						
1929	+530.0	+550.0	+628.8	+370.0	—	+405.2
1938	+850.0	+714.3	+571.2	+568.3	—	+772.7
1960	+ 9.0	+ 12.0	+ 3.2	- 0.8	+6.8	+ 7.4

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousand dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1934	550,664	64,354	84,950	71,123	—	49,838	528,308
1935	606,964	63,430	94,186	79,902	—	50,203	559,388
1936	717,146	71,485	103,221	100,652	—	63,349	601,359
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ⁶	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
Percentage change, ⁴ 1961 over:							
1929	+ 903.9	+ 414.8	+ 316.5	+ 482.7	—	+ 373.2	+ 558.1
1938	+ 803.6	+ 744.9	+ 533.8	+ 533.5	—	+ 609.6	+ 858.1
1960	+ 25.9	+ 13.2	+ 0.8	- 0.2	+ 11.9	+ 6.4	+ 4.5

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousand dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1934	52,720	108,804	334,741	1,914,297	53,767	—
1935	55,635	114,192	362,318	1,444,156	60,023	—
1936	67,867	128,018	420,890	1,469,293	68,621	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	253,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ⁷	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ⁷	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ⁷	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ⁷	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ⁷	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ⁷	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ⁷	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ⁷	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ⁷	566,260	959,735
Percentage change, ⁴ 1961 over:						
1929	+ 569.7	+ 729.8	+ 777.8	+ 195.9	+ 507.3	—
1938	+ 688.7	+ 837.1	+ 858.0	+ 392.0	+ 705.8	—
1960	+ 7.9	+ 4.2	+ 8.4	+ 9.1	— 3.7	+ 11.4

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1934	78,159	48,991	11,389,323	204,483	26,885	526,966
1935	69,146	55,597	10,642,516	289,364	25,667	616,831
1936	74,160	72,735	12,168,837	439,678	28,314	636,146
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
Percentage change, ⁴ 1961 over:						
1929	+ 377.8	+ 1,984.9	+ 698.9	+ 303.7	+ 331.7	+ 723.7
1938	+ 829.4	+ 739.6	+ 950.7	+ 445.0	+ 719.1	+ 1,487.0
1960	+ 11.0	+ 9.4	+ 7.8	+ 2.4	+ 5.5	+ 17.7

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1934	382,682	42,671	25,377	51,317	21,107	475,031
1935	400,418	48,946	27,323	53,874	24,434	505,053
1936	387,387	45,780	26,843	77,377	25,977	495,621
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
Percentage change, ⁴ 1961 over:						
1929	+ 1,004.9	+ 415.6	+ 349.0	+ 195.1	+ 531.7	+ 672.7
1938	+ 1,450.7	+ 775.9	+ 765.3	+ 452.4	+ 858.9	+ 859.5
1960	+ 11.6	+ 2.5	+ 8.1	- 7.1	+ 5.1	+ 11.2

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562 ⁸	105,357	2,365,678	451,747
1934	102,963	4,682,241	—	52,391	1,320,856	252,721
1935	110,058	4,632,792	—	59,819	1,349,924	262,719
1936	121,553	4,660,521	—	70,090	1,682,786	322,482
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1939	121,854	3,439,565	—	78,647	1,587,411	354,226
1940	140,267	3,847,415	—	92,381	1,673,282	371,451
1941	160,690	4,011,317	—	110,026	1,905,072	412,047
1942	179,836	3,872,888	—	138,131	2,222,168	480,583
1943	208,745	5,592,307	—	153,522	2,636,095	507,788
1944	264,084	6,986,367	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	⁹	17,766,910	2,666,645
Percentage change, ⁴ 1961 over:						
1929	+ 422.2	+ 335.6	—	—	+ 619.0	+ 490.3
1938	+ 919.1	+ 685.3	—	—	+ 996.7	+ 741.3
1960	+ 6.3	+ 10.8	—	—	+ 14.5	+ 6.6

¹ Includes debits in St. John's, Newfoundland, since April, 1949.² Cornwall data added as of May, 1950.³ Includes the 17 new centres added as of January, 1953.⁴ Exclusive of the 17 new centres.⁵ 9 months.⁶ 8 months.⁷ Excludes some debits reported in preceding years.⁸ Weyburn Branches absorbed by Imperial Bank May 1, 1931.⁹ New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glance Bay	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	17,819	25,298	50,703	40,951	4,475	4,838
February	16,896	20,942	66,997	53,816	4,479	4,155
March	24,315	19,934	51,868	54,830	4,893	4,363
April	19,724	23,845	59,823	52,522	4,589	4,363
May	57,879	32,062	45,995	47,700	5,225	5,257
June	36,505	26,348	51,105	46,070	5,455	5,659
July	23,681	27,271	49,197	57,173	4,546	5,032
August	26,883	30,524	45,927	50,589	4,894	5,140
September	26,319	25,466	46,897	45,449	4,866	4,971
October	24,461	32,526	52,612	51,331	4,740	5,378
November	26,230	34,220	44,031	63,864	5,394	6,175
December	26,637	31,107	47,483	62,126	5,563	5,784
Totals	327,349	329,543	612,638	626,421	59,119	61,115
	Halifax		Moncton		Saint John	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	201,329	207,617	53,242	63,866	94,260	96,704
February	166,183	194,496	53,738	59,199	114,822	89,745
March	208,963	201,808	59,368	60,010	91,892	132,550
April	196,768	192,363	60,279	56,525	109,597	97,689
May	208,195	243,759	63,014	62,795	117,041	103,649
June	216,284	233,027	61,287	61,796	109,228	114,662
July	220,633	248,211	59,412	56,085	90,750	106,484
August	195,329	223,324	61,360	59,892	122,225	104,286
September	222,286	253,424	55,221	56,394	100,986	96,831
October	192,730	235,003	57,172	60,444	97,857	103,870
November	227,413	265,864	58,068	64,595	98,408	106,092
December	214,341	266,886	61,139	64,285	145,841	129,807
Totals	2,470,454	2,765,782	703,300	725,886	1,292,907	1,282,369
	St. John's		Sydney		Total for 8 centres	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	72,304	86,736	28,602	31,365	522,734	557,375
February	69,223	72,758	29,791	27,462	522,129	522,573
March	74,450	77,027	28,526	27,240	544,275	577,762
April	96,395	78,037	29,367	26,894	576,542	532,238
May	80,471	99,271	31,950	35,478	609,770	629,971
June	83,835	97,757	35,579	33,394	599,278	618,713
July	82,988	93,083	31,943	31,796	563,150	625,135
August	91,796	97,905	35,905	31,036	584,319	602,696
September	94,299	87,012	30,892	27,056	581,766	596,603
October	98,454	103,982	33,771	33,165	561,797	625,699
November	88,597	108,368	34,871	32,990	583,012	682,168
December	99,628	100,714	36,244	31,560	636,876	692,269
Totals	1,032,440	1,102,650	387,441	369,436	6,885,648	7,263,202

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	22,192	27,663	14,729	17,866	18,177	19,370
February	24,737	23,366	15,222	16,441	18,488	19,024
March	25,217	28,292	18,356	17,607	22,973	20,743
April	23,814	25,196	16,960	19,407	19,193	19,721
May	26,151	30,228	18,300	22,644	22,706	26,324
June	26,684	32,842	19,043	23,177	22,466	26,804
July	25,623	28,149	18,321	23,321	21,480	25,018
August	27,898	29,841	18,678	21,946	24,012	25,215
September	25,723	29,590	18,876	21,514	23,516	25,499
October	24,950	32,418	19,751	25,104	23,709	27,944
November	28,878	32,451	20,690	27,534	23,969	27,377
December	29,180	33,295	20,823	24,627	23,776	25,928
Totals	311,047	353,331	219,749	261,188	264,465	288,967
	Montreal		Quebec City		St. Hyacinthe	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	5,521,924	6,318,925	467,607	578,017	20,787	27,828
February	5,822,396	6,595,185	461,453	605,667	23,915	26,505
March	5,924,014	6,428,173	536,010	659,423	23,808	30,038
April	6,598,546	5,685,414	432,104	523,306	23,257	28,533
May	5,636,712	6,584,534	551,172	679,422	27,099	34,553
June	6,886,375	6,769,951	528,859	741,895	27,636	34,714
July	5,716,587	6,302,913	470,496	591,684	27,799	33,009
August	6,224,940	6,367,758	615,976	746,684	28,279	32,121
September	5,743,018	6,093,713	483,101	646,619	28,782	35,391
October	6,195,427	6,634,677	544,527	683,058	29,951	36,456
November	6,187,520	7,461,020	559,914	744,335	31,230	40,508
December	6,746,373	7,351,548	634,062	712,417	32,772	39,974
Totals	73,203,832	78,593,811	6,285,281	7,912,527	325,315	399,630
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	12,629	14,829	44,317	52,658	43,160	47,350
February	12,762	13,900	44,104	43,972	42,016	44,176
March	14,914	15,726	48,331	54,450	46,587	46,059
April	14,174	14,798	47,654	52,521	43,462	44,951
May	16,254	18,517	51,493	60,704	48,961	56,379
June	16,113	16,512	57,423	62,329	46,502	51,362
July	14,034	17,041	49,823	57,444	43,956	54,544
August	15,610	16,797	52,385	61,772	50,810	56,618
September	14,598	15,585	51,441	56,440	49,019	52,137
October	16,486	17,524	57,057	66,195	48,624	56,422
November	17,120	21,065	60,769	68,601	53,709	69,629
December	16,625	17,722	60,320	70,415	51,099	59,203
Totals	181,319	200,016	623,117	707,501	567,905	638,830

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1960	1961	1960		1961	
	thousand dollars					
January	10,709	11,729	6,176,231		7,116,235	
February	11,296	10,529	6,476,389		7,398,765	
March	12,826	12,103	6,673,036		7,312,614	
April	11,587	11,632	7,230,751		6,425,479	
May	12,843	13,372	6,411,691		7,526,677	
June	12,278	13,136	7,643,379		7,772,722	
July	11,084	12,302	6,399,203		7,145,425	
August	12,103	12,926	7,070,691		7,371,678	
September	12,136	12,810	6,450,210		6,989,298	
October	12,223	14,239	6,972,705		7,594,037	
November	13,715	16,082	6,997,514		8,508,602	
December	12,729	14,002	7,627,759		8,349,131	
Totals	145,529	154,862	82,129,559		89,510,663	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	50,719	52,849	51,895	66,697	28,024	34,214
February	51,018	47,320	54,478	58,570	31,624	32,928
March	56,282	55,026	57,534	49,742	36,343	34,470
April	55,848	54,961	40,177	42,503	30,749	31,767
May	66,577	65,847	51,432	47,729	32,056	39,635
June	59,866	61,586	52,884	50,496	37,209	38,499
July	61,163	58,368	49,894	62,705	35,809	38,096
August	59,053	56,793	52,682	53,227	33,857	43,627
September	55,546	53,222	49,376	49,132	35,093	33,678
October	55,747	62,988	51,816	56,982	32,854	41,310
November	59,554	61,834	65,245	60,627	36,522	43,404
December	56,881	63,039	78,054	55,785	36,386	43,460
Totals	688,254	693,833	655,467	654,195	406,526	455,088
	Fort William		Guelph		Hamilton	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	34,092	36,614	34,822	36,494	467,349	461,055
February	31,497	32,930	34,625	31,292	469,943	413,825
March	33,444	33,422	36,361	34,131	475,319	456,988
April	33,107	33,061	33,700	33,756	444,232	454,414
May	35,737	44,419	39,241	43,816	510,844	552,873
June	42,752	46,975	38,047	40,707	490,347	520,139
July	40,483	47,947	34,330	37,162	463,959	529,811
August	41,610	42,948	34,336	35,461	468,764	515,964
September	39,722	40,369	35,440	37,842	468,388	484,885
October	38,954	42,527	36,367	41,409	466,269	517,819
November	41,070	42,216	41,662	46,316	493,411	547,893
December	41,957	40,022	40,197	46,533	511,398	532,540
Totals	454,425	483,450	439,128	464,919	5,730,223	5,988,206

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	37,617	45,999	96,685	105,355	251,899	285,417
February	38,521	37,702	99,399	91,672	252,466	254,761
March	39,001	43,645	104,197	99,107	259,694	293,275
April	39,781	41,013	98,990	101,859	254,075	281,861
May	47,739	52,113	108,561	116,687	285,045	333,777
June	50,020	52,183	116,047	115,595	336,194	329,089
July	42,567	46,296	103,591	110,628	315,490	331,837
August	42,483	48,885	96,416	109,690	301,418	317,551
September	43,861	46,740	103,190	108,811	258,089	300,930
October	43,312	45,808	110,184	116,088	286,790	308,388
November	48,678	51,150	114,962	125,928	334,170	346,381
December	46,821	50,166	116,236	120,151	303,145	345,491
Totals	520,401	561,700	1,268,458	1,321,571	3,438,475	3,728,758
	Niagara Falls		Oshawa		Ottawa	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	40,123	42,945	148,467	301,794	483,310	486,268
February	42,288	39,077	162,548	260,953	476,785	424,590
March	43,997	40,348	206,845	241,513	413,426	448,442
April	38,924	39,552	173,165	246,320	427,705	449,126
May	43,167	48,051	190,471	320,552	449,990	482,637
June	47,042	43,119	277,705	303,070	447,742	497,526
July	42,549	44,483	187,232	268,350	396,833	511,776
August	46,021	42,180	123,278	176,407	450,072	496,340
September	44,971	42,232	134,247	139,882	450,531	478,674
October	41,767	45,707	215,733	151,860	455,252	551,465
November	46,375	49,424	259,655	191,190	476,173	573,726
December	46,880	42,972	323,909	264,621	500,799	522,899
Totals	524,104	520,090	2,403,255	2,866,512	5,428,618	5,923,469
	Peterborough			Port Arthur		
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	47,694	43,152	27,261	33,723		
February	42,282	38,376	29,001	30,616		
March	57,006	43,734	30,638	30,488		
April	45,303	43,416	27,147	29,864		
May	54,199	50,554	32,256	35,495		
June	51,773	52,692	33,025	34,616		
July	48,716	47,625	31,479	33,592		
August	47,857	48,186	34,499	37,168		
September	48,562	46,826	32,730	33,052		
October	45,121	49,901	32,189	33,883		
November	49,059	50,907	35,025	34,792		
December	50,748	50,891	36,543	31,574		
Totals	588,320	566,260	381,793	398,863		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	64,598	73,398	48,815	50,612	72,582	59,688
February	65,156	72,105	48,730	43,576	67,296	55,071
March	72,076	74,289	51,246	56,568	75,839	71,252
April	64,002	73,639	48,921	50,608	82,301	62,082
May	71,809	81,945	47,386	64,727	74,735	74,866
June	81,715	82,922	55,224	73,865	74,301	80,942
July	70,485	85,332	55,126	60,852	77,080	67,360
August	71,490	76,246	54,257	63,721	62,378	65,882
September	72,311	70,769	53,119	53,867	63,106	66,553
October	74,828	79,746	54,627	62,124	72,337	77,416
November	76,436	90,868	59,085	62,870	64,075	68,044
December	76,999	98,476	55,429	58,186	63,686	71,084
Totals	861,905	959,735	631,965	701,576	849,716	820,240
	Sudbury		Timmins		Toronto	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	50,838	55,557	14,690	16,038	7,855,901	8,639,989
February	51,167	48,133	14,912	14,330	8,735,876	7,889,938
March	52,280	54,313	15,121	16,333	8,635,840	9,296,255
April	48,032	52,787	15,180	15,958	8,489,395	8,171,655
May	56,641	66,339	16,569	18,625	8,500,244	9,453,669
June	60,194	63,189	16,679	17,430	9,745,201	9,974,292
July	51,924	61,164	15,578	16,979	8,170,989	8,249,716
August	56,549	60,573	16,658	16,551	7,830,690	9,020,737
September	56,050	60,030	15,838	16,814	7,832,786	8,770,419
October	56,697	64,134	16,933	17,692	8,295,395	9,463,869
November	56,432	62,949	16,388	18,987	8,786,121	9,908,129
December	53,548	62,124	16,565	17,400	8,774,061	10,732,200
Totals	650,352	711,292	191,111	203,137	101,652,499	109,570,868
	Windsor			Total for 21 centres		
	1960	1961	1960	1961		
	thousand dollars					
January	180,131	191,308	10,087,512	11,119,166		
February	191,287	161,386	10,990,899	10,079,151		
March	199,008	176,719	10,951,497	11,650,060		
April	192,439	182,926	10,683,173	10,493,128		
May	218,061	212,046	10,932,760	12,206,402		
June	193,418	272,531	12,307,385	12,751,463		
July	172,279	204,697	10,467,556	10,914,776		
August	172,948	184,035	10,097,316	11,512,172		
September	192,756	178,259	10,085,712	11,112,986		
October	203,484	209,400	10,686,656	12,040,516		
November	219,349	223,145	11,379,447	12,660,780		
December	208,898	202,910	11,439,140	13,452,524		
Totals	2,344,058	2,399,362	130,109,053	139,993,124		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	17,872	20,806	718,989	806,742	443,009	489,761
February	17,712	18,161	643,295	689,315	391,160	388,818
March	18,695	22,124	712,345	849,684	415,834	489,991
April	19,149	20,843	748,510	748,983	499,439	526,735
May	20,574	24,263	754,135	934,980	487,326	535,163
June	22,436	23,598	751,361	886,803	556,894	590,167
July	20,106	21,820	771,968	859,137	512,724	546,340
August	21,478	22,283	650,150	941,439	525,335	574,661
September	21,052	21,849	740,382	852,039	493,226	566,276
October	23,528	24,891	751,274	902,342	542,703	610,780
November	25,463	25,227	767,976	916,158	529,616	620,654
December	26,942	23,163	763,556	938,592	578,709	733,038
Totals	255,007	269,028	8,773,941	10,326,214	5,975,975	6,672,384
	Lethbridge		Medicine Hat		Moose Jaw	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	35,946	41,848	15,368	18,097	29,149	34,209
February	37,332	36,220	15,524	15,555	27,578	27,237
March	40,216	40,270	17,554	19,008	31,736	32,714
April	38,253	39,687	17,204	18,600	29,405	30,272
May	43,470	43,015	21,296	23,839	34,827	33,290
June	43,800	44,241	19,243	21,393	42,755	32,561
July	40,234	40,810	16,599	19,475	36,402	29,719
August	41,339	39,329	19,584	20,567	33,220	29,512
September	37,854	42,761	18,981	20,582	34,930	27,990
October	42,488	42,925	19,742	21,813	38,664	30,328
November	44,805	49,037	22,452	24,252	36,062	35,423
December	43,216	41,083	21,843	20,449	33,107	35,755
Totals	488,953	501,226	225,390	243,630	407,835	379,010
	Prince Albert		Regina		Saskatoon	
	1960	1961	1960	1961	1960	1961
	thousand dollars					
January	16,866	19,863	331,481	358,846	79,225	92,436
February	17,796	17,606	263,959	269,899	80,298	77,109
March	17,600	19,804	350,930	534,026	79,201	96,066
April	17,592	19,545	400,320	370,041	84,136	87,686
May	19,553	21,115	323,919	364,881	95,721	105,000
June	19,187	22,355	397,644	468,130	91,586	102,766
July	19,414	18,506	502,887	454,220	93,405	100,833
August	20,857	21,638	347,986	339,600	102,651	101,470
September	23,407	21,349	392,531	387,635	91,735	95,956
October	20,257	23,442	373,405	525,725	99,042	103,016
November	21,418	22,584	348,595	400,017	105,667	115,579
December	21,357	19,499	343,692	396,311	98,925	92,671
Totals	235,304	247,306	4,377,349	4,869,831	1,101,592	1,170,588

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1960 and 1961 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1960	1961	1960	1961
	thousand dollars			
January	1, 209, 778	1, 515, 922	2, 897, 683	3, 398, 530
February	1, 161, 836	1, 340, 773	2, 656, 490	2, 880, 693
March	1, 290, 055	1, 668, 546	2, 974, 166	3, 772, 233
April	1, 472, 598	1, 663, 789	3, 326, 606	3, 526, 181
May	1, 654, 279	2, 117, 557	3, 455, 100	4, 203, 103
June	1, 744, 711	1, 805, 465	3, 689, 617	3, 997, 479
July	1, 605, 397	1, 684, 074	3, 619, 136	3, 774, 934
August	1, 709, 943	1, 759, 388	3, 472, 543	3, 849, 887
September	1, 723, 933	1, 652, 505	3, 578, 031	3, 688, 942
October	1, 847, 649	1, 854, 229	3, 758, 752	4, 139, 491
November	1, 686, 148	2, 002, 302	3, 588, 202	4, 211, 233
December	1, 719, 495	1, 797, 131	3, 650, 842	4, 098, 192
Totals	18, 825, 822	20, 861, 681	40, 667, 168	45, 540, 898
	5. British Columbia			
	Vancouver ¹		Victoria	
	1960	1961	1960	1961
	thousand dollars			
January	1, 126, 358	1, 351, 131	169, 305	182, 141
February	1, 214, 731	1, 123, 062	185, 825	176, 676
March	1, 375, 976	1, 345, 539	235, 082	247, 548
April	1, 223, 708	1, 252, 417	180, 579	203, 831
May	1, 291, 439	1, 440, 976	185, 721	195, 437
June	1, 414, 613	1, 516, 988	227, 509	203, 204
July	1, 276, 259	1, 445, 244	182, 917	201, 583
August	1, 322, 259	1, 688, 090	286, 715	234, 637
September	1, 277, 862	1, 800, 094	220, 469	288, 861
October	1, 287, 843	1, 425, 353	189, 249	214, 481
November	1, 318, 623	1, 637, 424	203, 166	283, 918
December	1, 388, 038	1, 740, 587	234, 363	234, 328
Totals	15, 517, 709	17, 766, 910	2, 500, 900	2, 666, 645
	Total for 2 centres		Canada — 51 centres	
	1960	1961	1960	1961
	thousand dollars			
January	1, 295, 663	1, 533, 272	20, 979, 823	23, 724, 578
February	1, 400, 556	1, 299, 738	22, 046, 464	22, 180, 920
March	1, 611, 058	1, 593, 087	22, 754, 031	24, 905, 756
April	1, 404, 287	1, 456, 248	23, 221, 359	22, 433, 274
May	1, 477, 160	1, 636, 413	22, 886, 481	26, 202, 566
June	1, 642, 122	1, 720, 192	25, 831, 781	26, 860, 569
July	1, 459, 176	1, 646, 827	22, 508, 220	24, 107, 097
August	1, 608, 974	1, 922, 727	22, 833, 844	25, 259, 160
September	1, 498, 331	2, 088, 955	22, 194, 051	24, 476, 784
October	1, 477, 092	1, 639, 839	23, 457, 001	26, 039, 582
November	1, 521, 789	1, 921, 342	24, 069, 964	27, 984, 125
December	1, 622, 401	1, 974, 915	24, 977, 018	28, 567, 031
Totals	18, 018, 609	20, 433, 555	277, 810, 037	302, 741, 442

¹ New Westminster data included in Vancouver.

CHART — 6

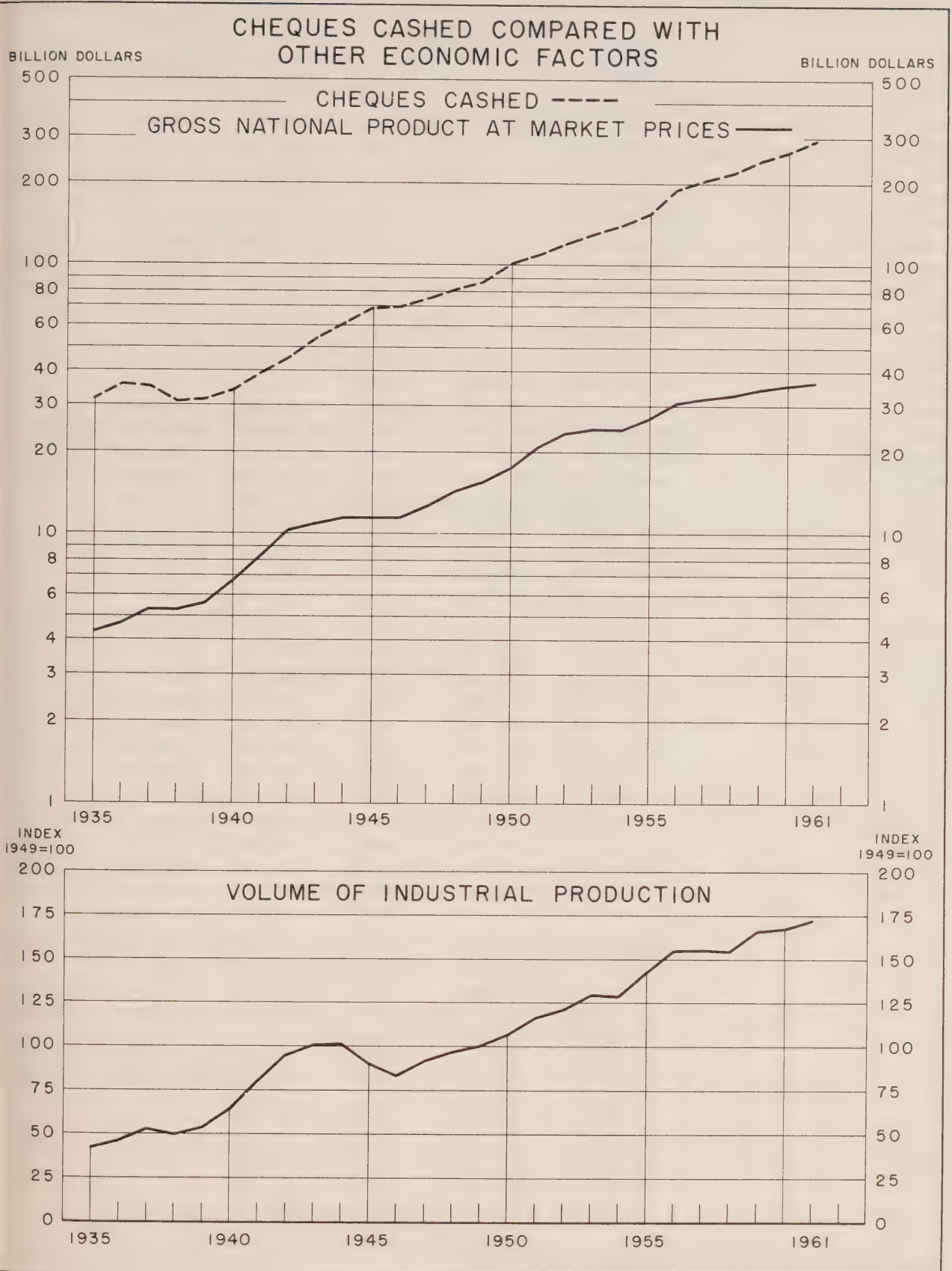


TABLE 6. Cheques Cashed against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed ¹	Savings deposits	Turnover
	thousand dollars					
1942	43,574,261	..	..	1,951,993	1,644,670	1.19
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,904,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1960						
January	20,082,556	4,075,049	59.14	897,267	7,486,238	1.44
February	21,154,553	3,878,972	65.44	891,911	7,535,254	1.42
March	21,844,949	3,863,911	67.84	909,083	7,584,562	1.44
April	22,343,664	3,892,266	68.89	877,695	7,644,531	1.38
May	21,834,708	3,999,787	65.51	1,051,773	7,649,282	1.65
June	24,819,849	4,067,601	73.22	1,061,932	7,651,625	1.67
July	21,573,723	4,046,820	63.97	934,496	7,706,080	1.46
August	21,820,075	4,011,664	65.27	1,013,769	7,750,532	1.57
September	21,243,162	4,111,470	62.00	950,889	7,822,213	1.46
October	22,555,959	4,291,362	63.07	901,042	7,940,917	1.36
November	22,787,754	4,272,019	64.01	1,282,210	7,875,145	1.95
December	23,908,707	4,296,931	66.77	1,068,311	7,767,350	1.65
1961						
January	22,808,160	4,237,880	64.58	916,418	7,872,442	1.40
February	21,323,883	4,020,207	63.65	857,037	8,025,140	1.28
March	23,932,633	4,017,575	71.48	973,123	8,161,943	1.43
April	21,472,789	4,018,045	64.13	960,485	8,296,978	1.39
May	25,026,882	4,033,170	74.46	1,175,684	8,347,100	1.69
June	25,735,823	4,159,514	74.25	1,124,746	8,367,054	1.61
July	23,088,127	4,288,909	64.60	1,018,970	8,466,305	1.44
August	24,195,455	4,290,689	67.67	1,063,705	8,586,072	1.49
September	23,477,238	4,297,618	65.55	999,546	8,659,020	1.39
October	24,955,061	4,447,944	67.33	1,084,521	8,736,462	1.49
November	26,509,629	4,490,406	70.84	1,474,496	8,690,398	2.04
December	27,428,661	4,636,771	70.99	1,138,370	8,563,761	1.60

¹ (A) As of June 1957 includes personal chequing accounts. (B) 35 centres during period 1942-1957. (C) 52 centres during period 1958 to date. (D) 51 Centres from January 1961.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

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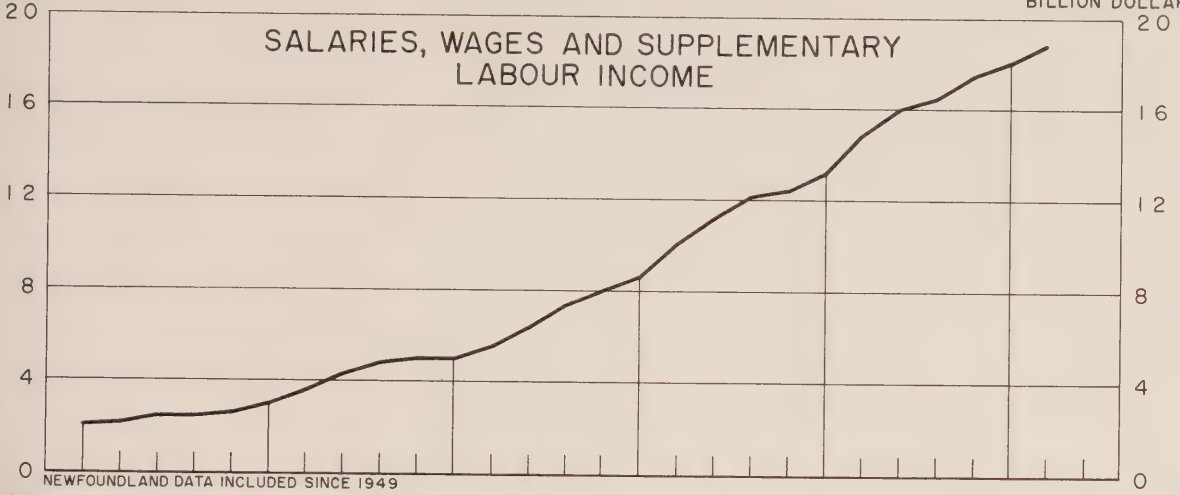
CHART-7

OTHER ECONOMIC FACTORS

BILLION DOLLARS

BILLION DOLLARS

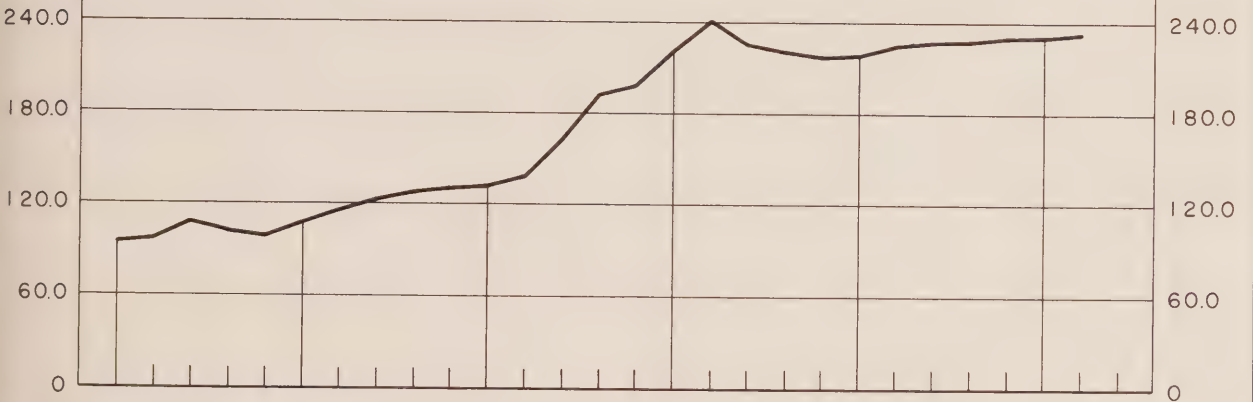
SALARIES, WAGES AND SUPPLEMENTARY LABOUR INCOME



INDEX
1935-39=100

INDEX
1935-39=100

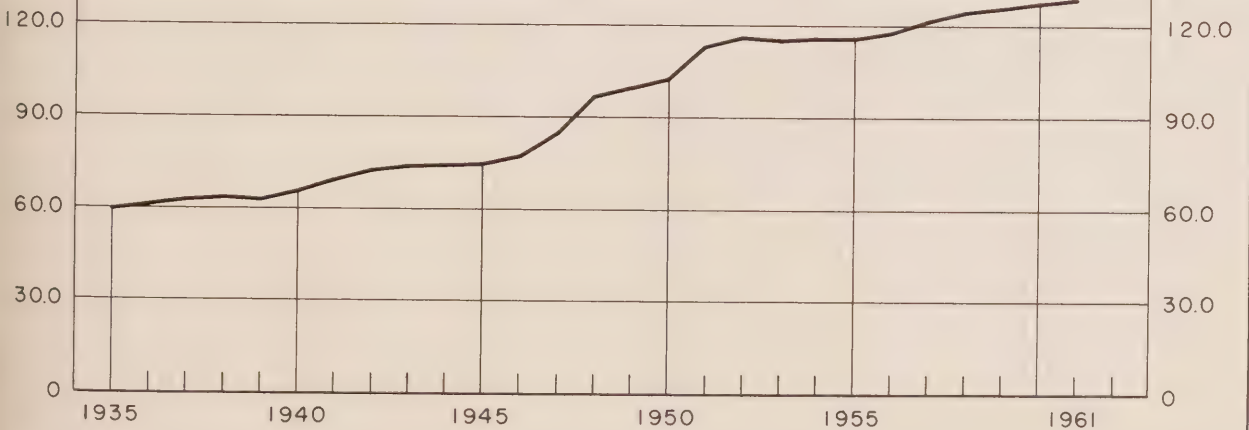
WHOLESALE PRICE INDEX



INDEX
1949=100

INDEX
1949=100

CONSUMER PRICE INDEX



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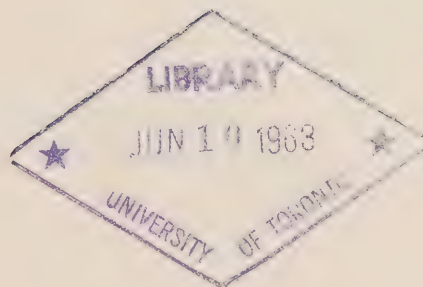
ANNUAL



CANADA

Statistics Canada

CHEQUES CASHED IN CLEARING CENTRES 1962



DOMINION BUREAU OF STATISTICS

Business Finance Division

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Business Finance Division

CHEQUES CASHED IN CLEARING CENTRES
1962

Published by Authority of
The Minister of Trade and Commerce

May 1963
6602-510

Price 75 cents

Volume 41

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1962. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,

Dominion Statistician.

TABLE OF CONTENTS

	Page
Analytical text	7
Definition and Coverage	8-10

Charts

1, 2, 3. Canada and Principal Cities, 1935-62	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1935-62	17, 19

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1960, 1961 and 1962	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	14
3. Relative Importance of Individual Clearing House Centres	16
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 20-25
5. Cheques Cashed by Clearing Centres and Months, during 1961 and 1962	26-32
6. Cheques Cashed against Current and Savings Accounts	33

CHEQUES CASHED IN CLEARING CENTRES

1962

The total value of cheques cashed in Canadian clearing centres again reached new record levels during 1962. The aggregate value of payments in the 35 older centres rose to \$325,564 million, an advance of 10.8 per cent over 1961. Debits in all five economic regions rose in this comparison. Payments

in British Columbia increased by 13.4 per cent and Quebec by 12.2 per cent followed by Ontario with 11.2 per cent. Value of payments in the Atlantic Provinces advanced by 10.8 per cent and the Prairie Provinces by 6.1 per cent.

Historical Trend

Table 4 shows the value of cheques cashed against individual accounts in each of the 35 clearing centres for which historical data are available since 1924. On the first page of this table, national and regional totals which include these 35 centres are given for the entire period. Totals for the last 8 years which include the 17 new clearing centres in the eastern and central regions are given at the foot of the page.

The value of payments rose steadily throughout the country from 1924, when bank debit statistics were first collected, until 1929. From 1929 to 1932 the value declined sharply, and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however, the total value of cheques cashed in these centres has increased steadily and rapidly.

In 1962, the total value of bank debits for the original centres was 597.6 per cent higher than

during 1929. Over this period the Atlantic Provinces increased by 715.7 per cent, Ontario 707.9 per cent and British Columbia by 690.0 per cent. The Prairie Provinces showed an increase of 509.6 per cent followed by Quebec with an increase of 493.6 per cent. The large increase in the Atlantic Provinces was due partly to the inclusion of St. John's, Newfoundland in 1949.

Total payments in the thirty-five centres during the past year was 952.8 per cent greater than in 1938. British Columbia with a gain of 1,092.0 per cent recorded the largest regional advance in this comparison. Debits in Ontario rose by 984.8 per cent, with the Prairie Provinces, the Atlantic Provinces and Quebec following in that order. The total value of payments in the 35 older centres rose from \$31 billion in 1938 to over \$325 billion in 1962. Of this increase of over \$294 billion, nearly \$248 billion or 76 per cent, was contributed by Ontario and Quebec.

The Centres

Cheques cashed in the thirty-five older centres showed advances in 1962 as compared with the previous year. Payments in Toronto, Ontario's leading centre, rose by over 11 per cent over 1961 and Montreal debits increased by over 12 per cent. In the Western Provinces payments in Winnipeg showed a fractional increase and Vancouver recorded a gain of 10.3 per cent.

Table 3 shows the relative importance of the 35 older centres, measured by their percentage con-

tribution to the total value of cheques cashed for selected years during the period 1924 to 1962. The proportion of total payments recorded in the Atlantic Provinces has fallen off in recent years and in 1962 was below the 1939 level despite the inclusion of St. John's, Newfoundland as a clearing centre in 1949. For the first time since the postwar period, debits in the province of Quebec have accounted for over 30 per cent of the Canada total. The provincial total is dominated by payments in Montreal.

Ontario's share of the aggregate, fluctuated between 40 per cent and 47 per cent during most of the period, rising to slightly over 46 per cent in 1962. Toronto payments accounted for over 81 per cent of the provincial total for 1962. Ottawa, debits, which constituted a relatively high proportion of the provincial total during the second World War, have since fallen off as compared with the other centres.

Debits in the Prairie Provinces stood at nearly 15 per cent of the Canadian total in 1962. Cheques

cashed in Winnipeg contributed over 43 per cent of the regional total in 1962, although the relative importance of Winnipeg debits has declined since the war. Payments in Calgary decreased slightly in the 1961-1962 comparison.

Value of cheques cashed in British Columbia stood at nearly 8 per cent of the national total in 1962. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering rate of turnover of current deposits have been revised, beginning 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed during the years 1942-1957 are for 35 centres and the years 1958 to 1960 include cheques cashed in 52 centres. Beginning in January 1961, cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre making the number of clearing centres 51 rather than 52.

The rate of turnover of current deposits compiled on annual basis, averaged 74.17 for 1962 as compared with 68.29 for 1961 and 65.39 for 1960. Value of cheques cashed against current deposits rose by 10.9 per cent over 1961 and 20.9 per cent over 1960. Deposits were 2.4 per cent higher than for 1961 and 6.8 per cent above that for 1960. The annual rate of turnover of savings accounts was 1.60 in comparison with the 1961 ratio of 1.5

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government: the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between banks are settled by clearing house slips. The types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 11 in 1931, and to 9 in 1956.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres has declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	
Atlantic Provinces	529, 207	286, 801	54	352, 326	67
Quebec	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T.	5, 288	—	—	—	—
Totals	13, 833, 828	11, 723, 340	85	12, 122, 785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88, 866	43, 509	49
Quebec	835, 326	781, 272	94
Ontario	1, 463, 621	1, 289, 471	88
Prairie Provinces	472, 034	435, 391	92
British Columbia	154, 517	132, 408	86
Yukon and N.W.T.	—	—	—
Totals	3, 014, 363	2, 682, 050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's,

Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the

national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1961 and 1962 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

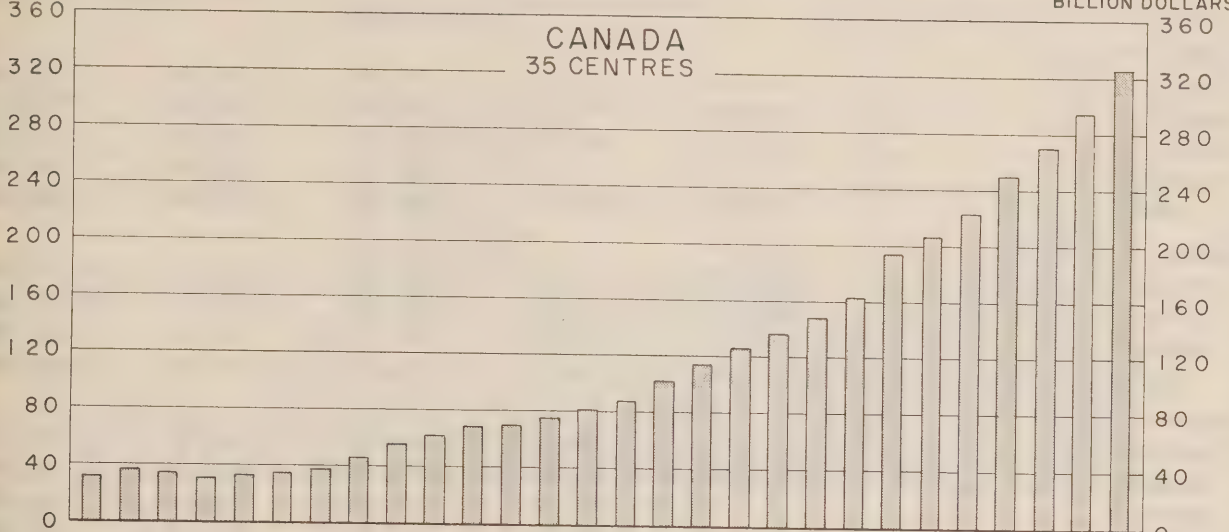
CHART-I

CHEQUES CASHED

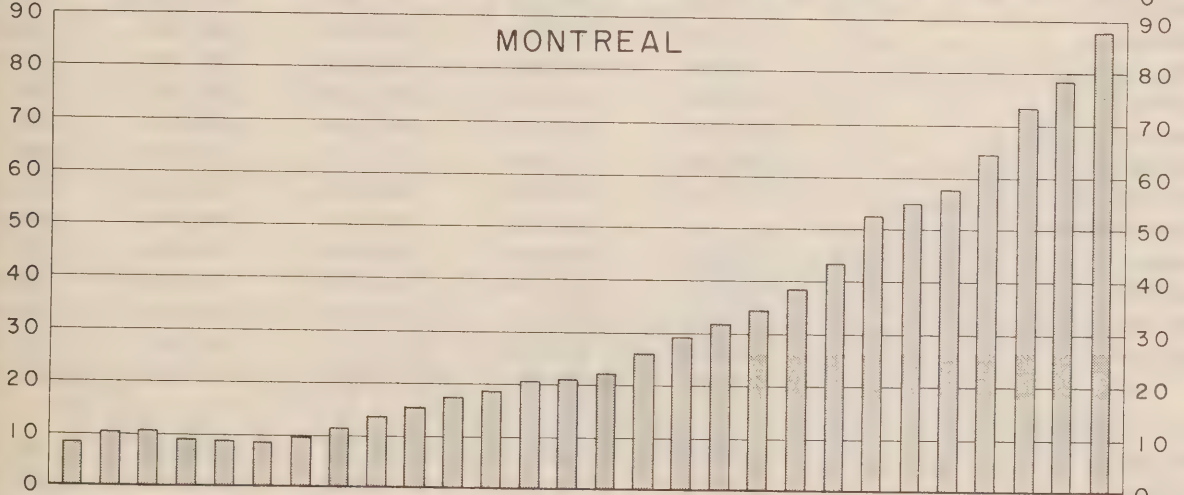
BILLION DOLLARS

BILLION DOLLARS

CANADA
35 CENTRES



MONTREAL



TORONTO

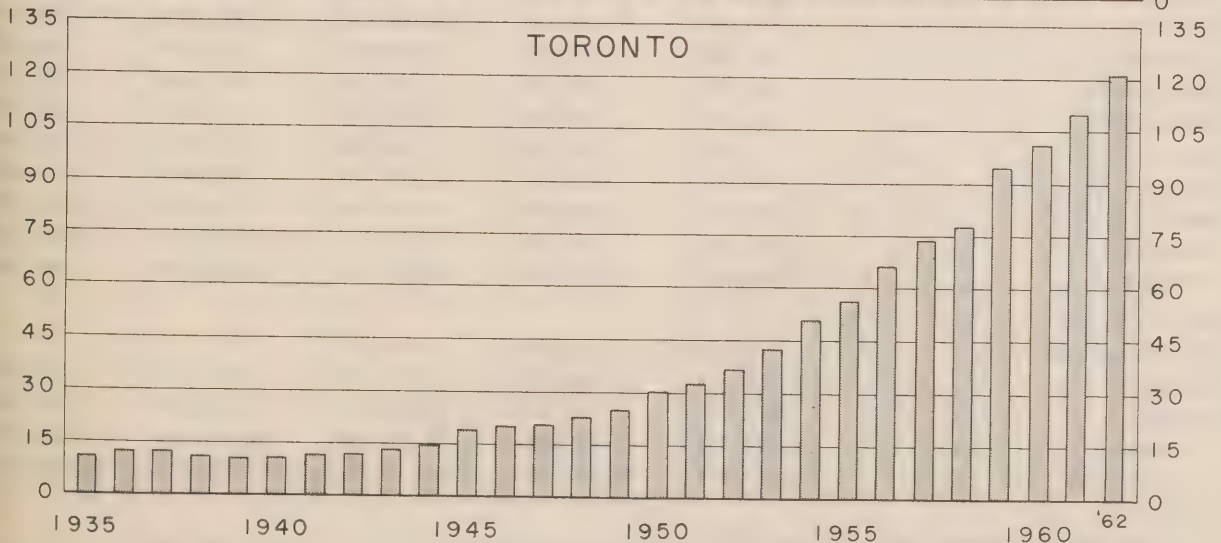


TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1960, 1961 and 1962

Clearing house centres	1939	1946	1960	1961	1962
thousand dollars					
Atlantic Provinces:					
Halifax	381,824	870,736	2,470,454	2,765,782	3,101,706
Moncton	108,892	276,711	703,300	725,886	771,911
Saint John	189,232	456,571	1,292,907	1,282,369	1,352,215
St. John's	—	—	1,032,440	1,102,650	1,283,264
Totals	679,948	1,604,018	5,499,101	5,876,687	6,509,096
Quebec:					
Montreal	8,759,472	18,828,185	73,203,832	78,593,811	88,211,663
Quebec	977,211	1,722,533	6,285,281	7,912,527	8,818,728
Sherbrooke	83,716	198,642	625,117	707,501	821,273
Totals	9,820,399	20,749,360	80,114,230	87,213,839	97,851,664
Ontario:					
Brantford	107,113	269,742	688,254	693,833	791,851
Chatham	102,260	185,640	655,467	654,195	665,473
Cornwall	—	—	406,526	455,088	476,467
Fort William	67,033	185,151	454,425	483,450	500,329
Hamilton	644,434	1,460,388	5,730,223	5,988,206	6,709,167
Kingston	72,713	205,647	520,401	561,700	627,367
Kitchener	145,302	363,578	1,268,458	1,321,571	1,580,719
London	385,768	871,611	3,438,475	3,728,758	4,184,759
Ottawa	1,266,268	5,170,462	5,428,618 ¹	5,923,469 ¹	6,765,125
Peterborough	70,496	197,282	588,320	566,260	615,616
St. Catharines	—	253,814	861,905	959,735	1,089,736
Sarnia	76,490	244,696	631,965	701,576	761,867
Sudbury	85,813	153,373	650,352	711,292	792,746
Toronto	10,173,867	19,907,027	101,652,499	109,570,868	121,733,430
Windsor	420,933	933,545	2,344,058	2,399,362	2,517,840
Totals	13,618,490	30,401,956	125,319,946	134,719,363	149,812,492
Prairie Provinces:					
Brandon	33,810	104,140	255,007	269,028	271,465
Calgary	661,676	1,602,018	8,773,941	10,326,214	11,415,990
Edmonton	470,280	1,213,184	5,975,975	6,672,384	7,550,912
Lethbridge	56,702	146,971	488,953	501,226	580,068
Medicine Hat	27,707	74,791	225,390	243,630	295,133
Moose Jaw	83,327	185,849	407,835	379,010	422,339
Prince Albert	27,796	104,870	235,304	247,306	253,269
Regina	555,513	977,251	4,377,349	4,869,831	5,326,695
Saskatoon	121,854	349,201	1,101,592	1,170,588	1,265,700
Winnipeg	3,439,565	6,366,405	18,825,822	20,861,681	20,919,929
Totals	5,478,230	11,124,680	40,667,168	45,540,898	48,301,500
British Columbia:					
New Westminster	78,647	226,076	863,876	²	²
Vancouver	1,587,411	4,354,230	14,653,833	17,766,910	19,602,381
Victoria	354,226	787,288	2,500,900	2,666,645	3,487,365
Totals	2,020,284	5,367,594	18,018,609	20,433,555	23,089,746
CANADA	31,617,351	69,247,608	269,619,054	293,784,342	325,564,498

¹ Excludes some debits reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

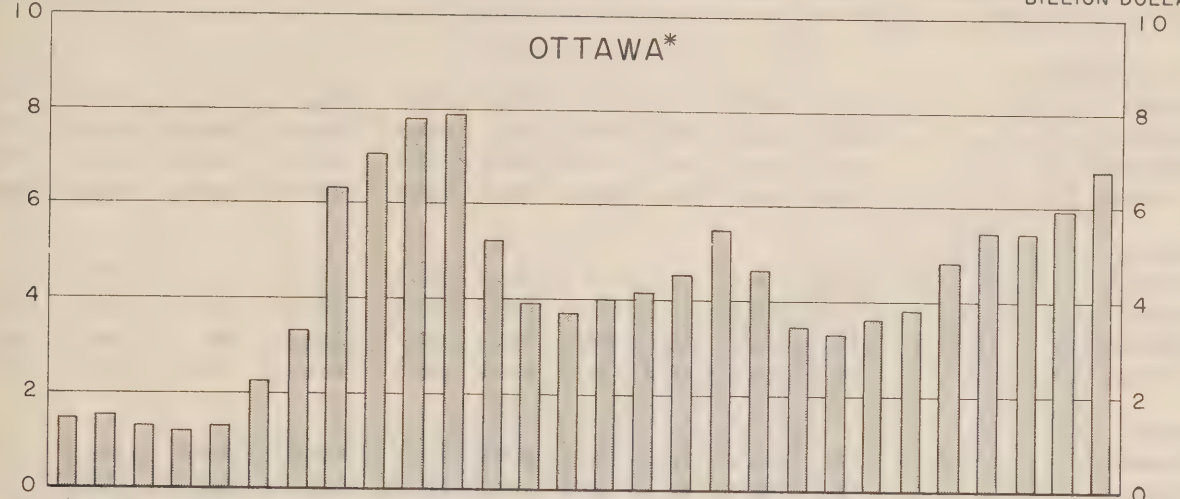
CHART-2

CHEQUES CASHED

BILLION DOLLARS

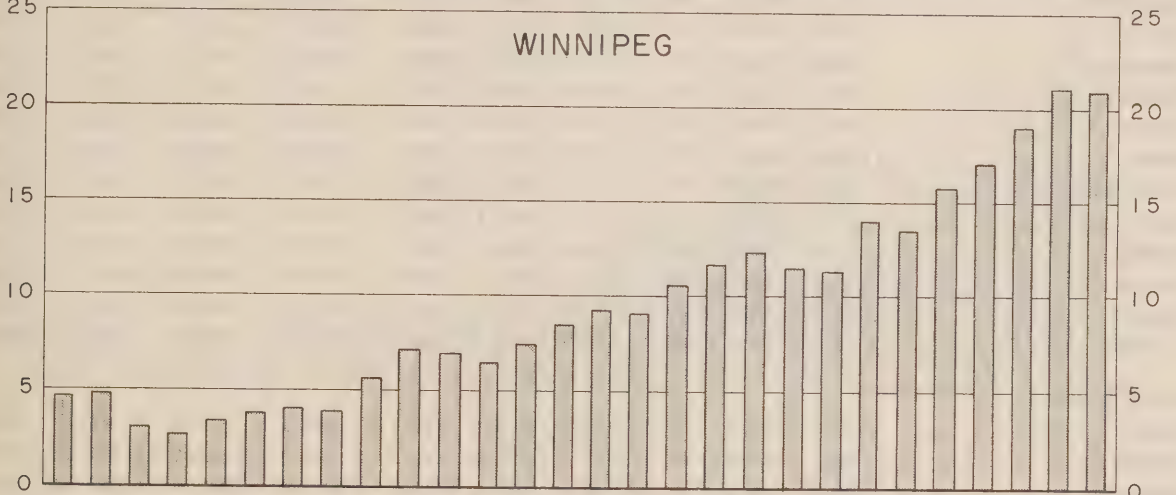
BILLION DOLLARS

OTTAWA*

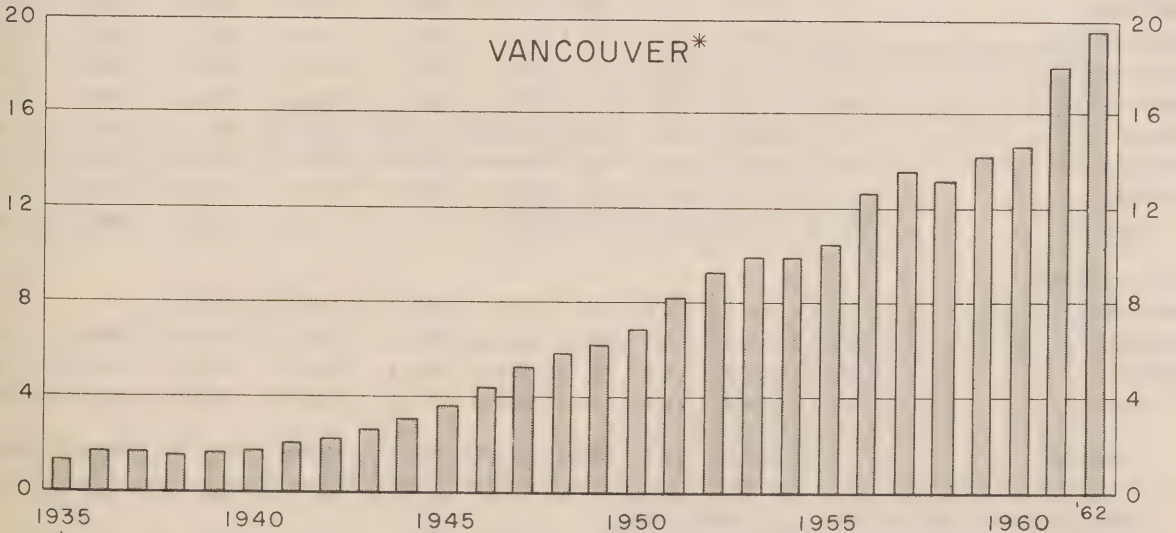


* FROM 1953 EXCLUDE SOME DEBITS REPORTED IN PRECEDING YEARS.

WINNIPEG



VANCOUVER*



* INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 35 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1960	1961	1962
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	575.0	727.4	814.3	913.2
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	596.3	650.3	671.2	713.8
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	507.6	673.8	668.3	704.7
Totals	91.4	124.7	75.2	106.3	207.5	250.8	693.9	859.4	918.4	1,017.6
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	641.6	812.9	872.7	979.5
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	570.4	717.7	903.6	1,007.1
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	649.7	746.5	844.9	980.8
Totals	81.6	165.4	86.0	98.5	172.8	208.2	635.4	803.9	875.2	981.9
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	558.2	628.7	633.8	723.4
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	619.6	634.7	633.5	644.4
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	673.3	667.0	709.6	734.4
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	749.0	916.8	958.1	1,073.4
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	702.0	730.8	788.7	881.0
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	744.6	899.4	937.1	1,120.8
London	68.3	109.1	76.9	99.1	171.6	223.9	708.2	883.4	958.0	1,075.2
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	400.7 ¹	450.9 ¹	492.0 ¹	561.9 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	760.7	837.2	805.8	876.1
Sarnia	—	194.5	114.4	101.3	246.1	324.1	781.5	837.2	929.4	1,009.2
Sudbury	—	40.3	49.4	101.3	133.0	181.0	723.6	767.7	839.6	935.8
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	788.4	974.8	1,050.7	1,167.4
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	481.7	532.4	545.0	571.9
Totals	81.2	134.3	94.3	98.6	194.8²	220.1	744.4	907.4	975.5	1,084.8
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	697.3	776.4	819.1	826.5
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	1,175.1	1,348.5	1,587.0	1,754.5
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	1,196.8	1,388.9	1,550.7	1,754.9
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	771.8	854.4	875.9	1,013.6
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	715.6	800.5	865.3	1,048.2
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	571.7	594.5	552.4	615.6
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	792.4	912.4	958.9	982.0
Regina	59.1	124.2	86.6	109.5	227.6	192.5	713.7	862.5	959.5	1,049.5
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	846.2	959.0	1,019.1	1,101.9
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	588.5	708.7	785.3	787.5
Totals	120.4	173.3	140.3	119.8	251.3	243.3	754.3	889.4	996.0	1,056.4
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	1,113.9	1,167.8	³	³
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	850.1	947.8	1,096.7	1,210.0
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	718.3	789.0	841.3	1,100.2
Totals	89.1	150.9	77.0	104.8	192.9	277.1	838.6	930.2	1,054.9	1,192.0
CANADA	87.8	150.9	97.0	102.2	196.2²	223.9	715.6	871.9	950.0	1,052.8

¹ Excludes some debits reported in preceding years.

² St. Catharines data are included in Ontario and Canada totals since 1941.

³ New Westminster data are included in Vancouver since January, 1961

CHART - 3

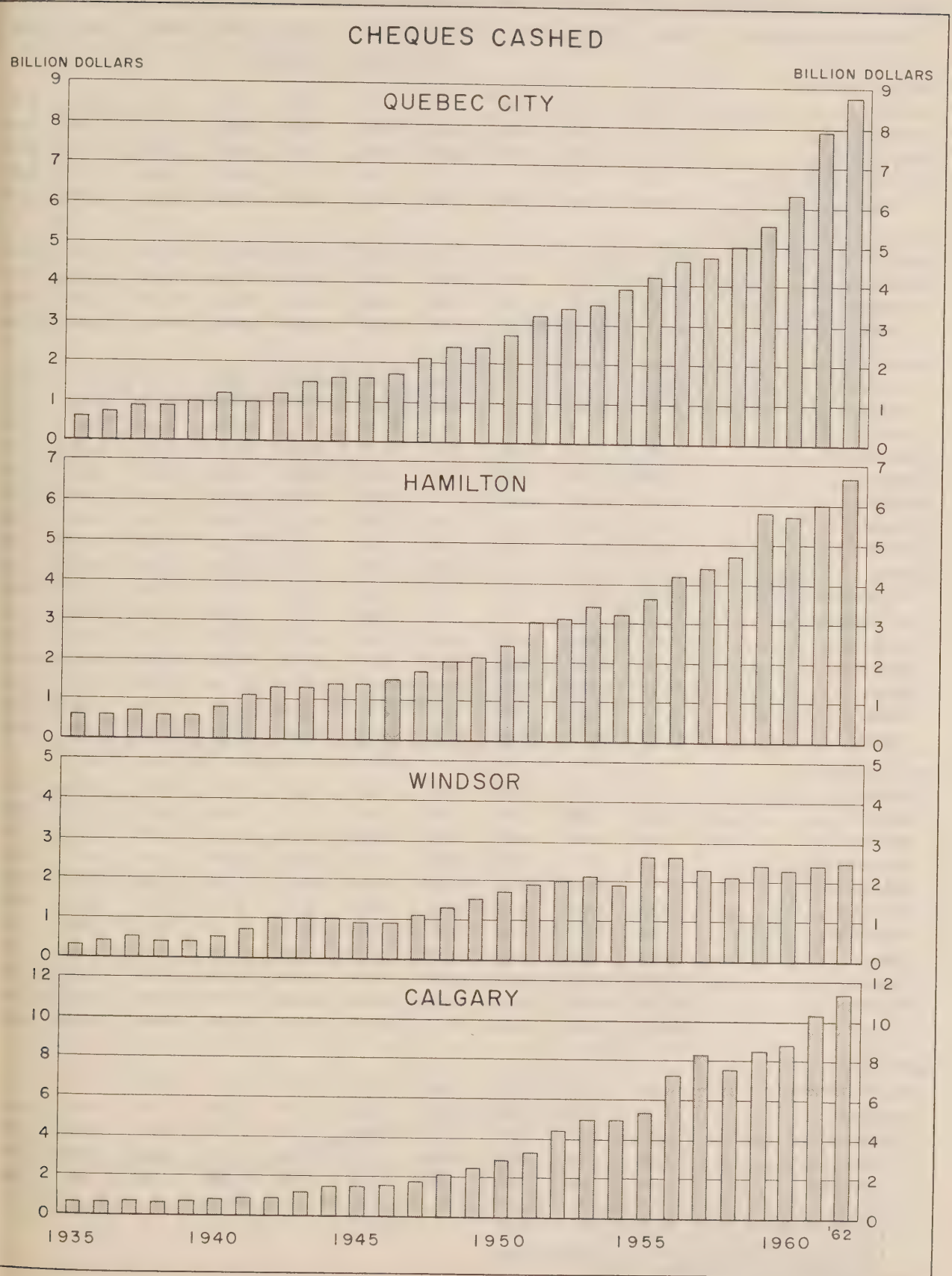


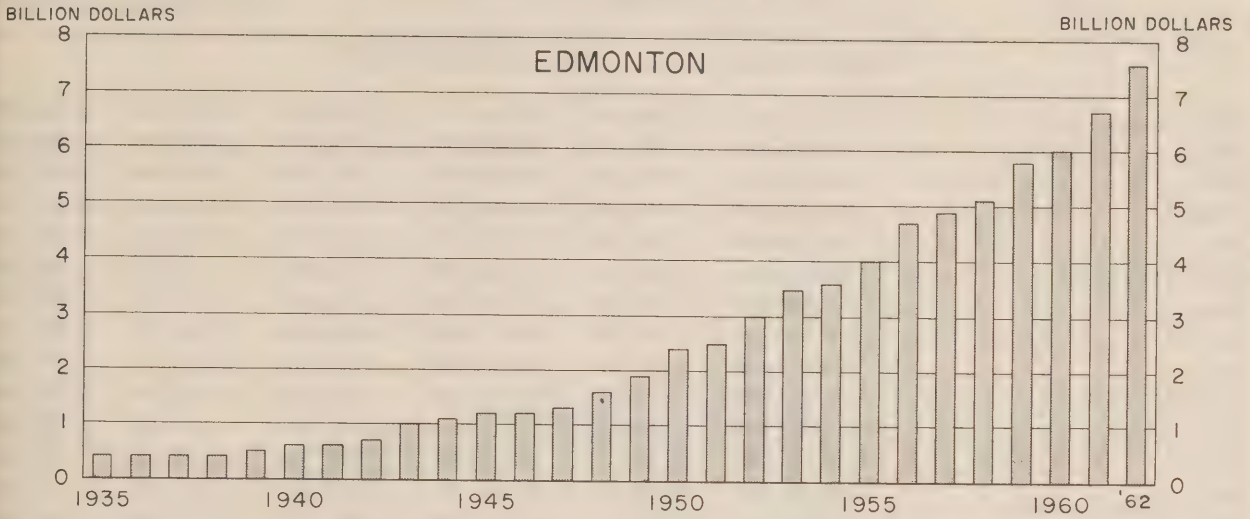
TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1960	1961	1962
	percentage of Canada total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	0.89	0.92	0.94	0.95
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.29	0.26	0.25	0.24
Saint John	0.96	0.59	0.51	0.60	0.64	0.66	0.44	0.48	0.44	0.42
St. John's	—	—	—	—	—	¹	0.39	0.38	0.37	0.39
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.01	2.04	2.00	2.00
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	26.11	27.15	26.75	27.09
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.26	2.33	2.69	2.71
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.24	0.23	0.24	0.25
Totals	29.95	35.32	28.58	31.06	28.38	29.96	28.61	29.71	29.68	30.05
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.39	0.28	0.26	0.24	0.24
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.29	0.24	0.22	0.21
Cornwall	—	—	—	—	—	²	0.18	0.15	0.15	0.15
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.17	0.16	0.15
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.12	2.13	2.04	2.06
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.22	0.19	0.19	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.47	0.47	0.45	0.49
London	0.99	0.91	1.00	1.22	1.10	1.26	1.25	1.28	1.27	1.29
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	2.18 ³	2.01 ³	2.02 ³	2.08 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.24	0.22	0.19	0.19
St. Catharines	—	—	—	⁴	0.41	0.37	0.36	0.32	0.33	0.34
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.26	0.23	0.24	0.23
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.28	0.24	0.24	0.24
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	37.15	37.70	37.30	37.39
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	0.96	0.87	0.82	0.77
Totals	41.28	39.73	43.45	43.07	44.34	43.91	46.45	46.48	45.86	46.02
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.10	0.10	0.09	0.08
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.46	3.25	3.52	3.51
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.33	2.22	2.27	2.32
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.20	0.18	0.17	0.18
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.08	0.08	0.09
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.18	0.15	0.13	0.13
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.09	0.09	0.08	0.08
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.64	1.62	1.66	1.64
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.44	0.41	0.40	0.39
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	7.06	6.98	7.10	6.42
Totals	20.27 ⁵	16.98 ⁵	21.39	17.33	18.93	16.05	15.59	15.08	15.50	14.84
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.37	0.32	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	5.94	5.44	6.05	6.02
Victoria	0.94	0.97	0.79	1.12	0.83	1.14	1.03	0.93	0.91	1.07
Totals	6.35	6.26	4.98	6.39	6.16	7.76	7.34	6.69	6.96	7.09
CANADA	100	100	100	100	100	100	100	100	100	100

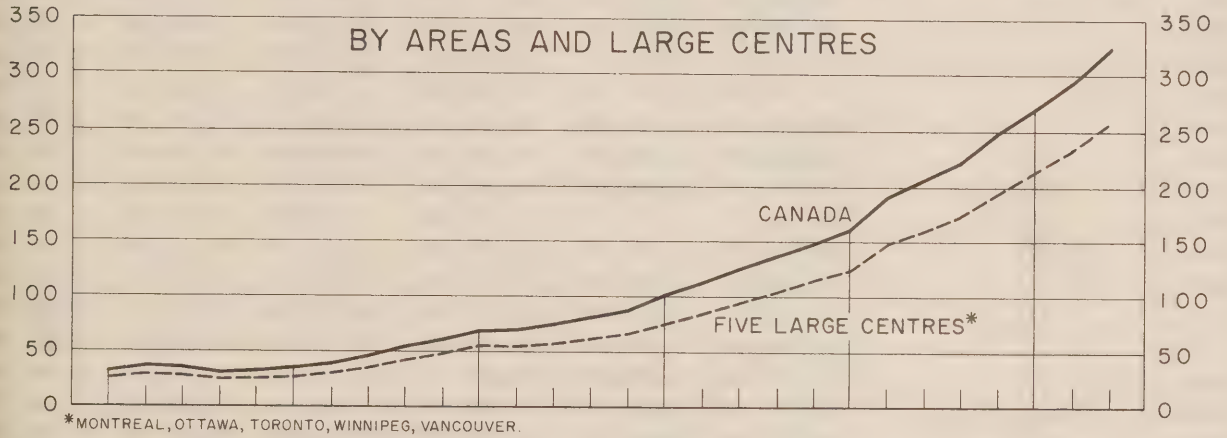
¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some debits reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

CHART-4

CHEQUES CASHED



BY AREAS AND LARGE CENTRES



*MONTREAL, OTTAWA, TORONTO, WINNIPEG, VANCOUVER.

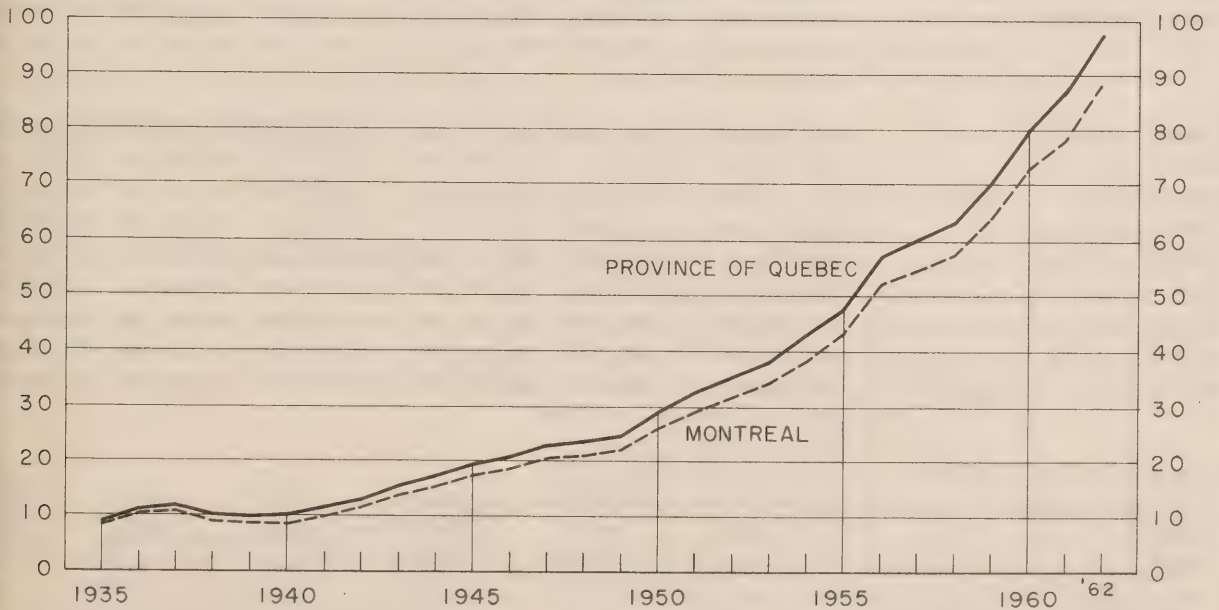


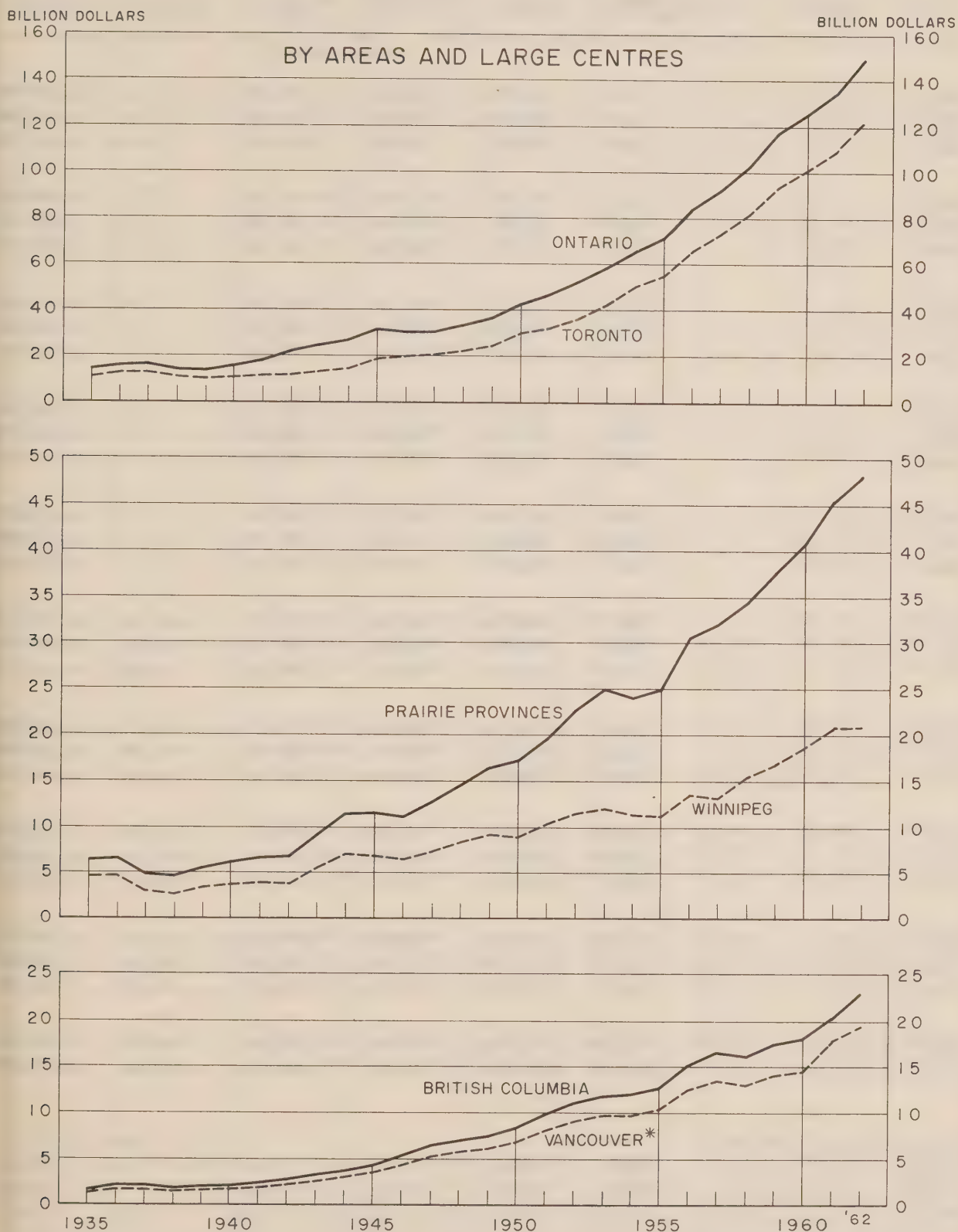
TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousand dollars						
1924	27,157,475	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035	604,740	9,909,472	11,998,344	5,885,646	1,959,833
1929	46,670,481	797,958	16,483,667	18,543,268	7,922,806	2,922,782
1936	35,928,607	630,402	10,938,648	15,778,680	6,505,519	2,075,358
1937	35,166,062	733,360	11,568,422	15,939,150	4,827,021	2,098,109
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,351	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941	39,242,956	940,712	11,068,666	18,214,788	6,591,645	2,427,145
1942	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ¹	2,317,674 ¹	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ²	2,648,161	29,106,858	43,146,167 ²	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1954 ³	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ³	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ³	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ³	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ³	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ³	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ³	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ³	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ³	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
Percentage change, ⁴ 1962 over:						
1929	+ 597.6	+ 715.7	+ 493.6	+ 707.9	+ 509.6	+ 690.0
1938	+ 952.8	+ 917.6	+ 881.9	+ 984.8	+ 956.4	+ 1,092.0
1961	+ 10.8	+ 10.8	+ 12.2	+ 11.2	+ 6.1	+ 13.0

See footnotes at end of table.

CHART-5

CHEQUES CASHED



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	381,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁵	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4 ⁴	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8 ⁴	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8 ⁴	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8 ⁴	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7 ⁴	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6 ⁴	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8 ⁴	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9 ⁴	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0 ⁴	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8 ⁴	3,101,706	771,911	1,352,215	1,283,264	88,211,663
Percentage change, ⁴ 1962 over:						
1929	+ 597.7	+ 629.0	+ 675.0	+ 395.5	—	+ 467.0
1938	+ 952.8	+ 813.2	+ 613.8	+ 604.7	—	+ 879.5
1961	+ 10.8	+ 12.1	+ 6.3	+ 5.4	+ 16.4	+ 12.2

See footnotes at end of table.

TABLE 4: Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ⁶	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
Percentage change, ⁴ 1962 over:							
1929	+ 1,018.9	+ 497.6	+ 375.3	+ 492.7	—	+ 389.8	+ 637.4
1938	+ 907.1	+ 880.8	+ 623.4	+ 544.4	—	+ 634.4	+ 973.4
1961	+ 11.5	+ 16.1	+ 14.1	+ 1.7	+ 4.7	+ 3.5	+ 12.0

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ⁷	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ⁷	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ⁷	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ⁷	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ⁷	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ⁷	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ⁷	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ⁷	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ⁷	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ⁷	615,616	1,089,736
Percentage change, ⁴ 1962 over:						
1929	+ 647.9	+ 892.5	+ 785.1	+ 238.0	+ 560.2	—
1938	+ 781.0	+ 1,020.8	+ 975.2	+ 461.9	+ 776.1	—
1961	+ 11.7	+ 19.6	+ 12.2	+ 14.2	+ 8.7	+ 13.5

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
Percentage change, ⁴ 1962 over:						
1929	+ 418.9	+ 2,223.6	+ 787.6	+ 323.7	+ 335.6	+ 810.6
1938	+ 909.2	+ 835.8	+ 1,067.4	+ 471.9	+ 726.5	+ 1,654.5
1961	+ 8.6	+ 11.5	+ 11.1	+ 4.9	+ 0.9	+ 10.6

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts by Regions and Centres - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,872
1926	398,020	67,395	35,077	110,068	28,605	404,12
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
Percentage change, ⁴ 1962 over:						
1929	+ 1,150.4	+ 496.7	+ 443.9	+ 228.8	+ 546.9	+ 745.2
1938	+ 1,654.9	+ 913.6	+ 948.2	+ 515.6	+ 882.0	+ 949.5
1961	+ 13.2	+ 15.7	+ 21.1	+ 11.4	+ 2.4	+ 9.4

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562 ⁸	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1939	121,854	3,439,565	—	78,647	1,587,411	354,226
1940	140,267	3,847,415	—	92,381	1,673,282	371,451
1941	160,690	4,011,317	—	110,026	1,905,072	412,047
1942	179,836	3,872,888	—	138,131	2,222,168	480,583
1943	208,745	5,592,307	—	153,522	2,636,095	507,788
1944	264,084	6,986,367	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	18,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	⁹	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
Percentage change, ⁴ 1962 over:						
1929	+ 464.7	+ 336.8	—	—	+ 693.3	+ 672.0
1938	+ 1,001.9	+ 687.5	—	—	+ 1,110.0	+ 1,000.2
1961	+ 8.1	+ 0.3	—	—	+ 10.3	+ 30.8

¹ Includes debits in St. John's, Newfoundland, since April, 1949.² Cornwall data added as of May, 1950.³ Includes the 17 new centres added as of January, 1953.⁴ Exclusive of the 17 new centres.⁵ 9 months.⁶ 8 months.⁷ Excludes some debits reported in preceding years.⁸ Weyburn Branches absorbed by Imperial Bank May 1, 1931.⁹ New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1961 and 1962

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glance Bay	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	25,298	28,184	40,951	52,763	4,838	5,710
February	20,942	19,660	53,816	41,291	4,155	4,934
March	19,934	22,754	54,830	45,892	4,363	5,310
April	23,845	26,105	52,522	46,623	4,363	5,093
May	32,062	32,407	47,700	51,046	5,257	5,986
June	26,348	31,568	46,070	55,380	5,659	5,928
July	27,271	32,637	57,173	57,535	5,032	5,983
August	30,524	30,389	50,589	56,102	5,140	5,897
September	25,466	22,678	45,449	51,416	4,971	5,347
October	32,526	30,744	51,331	59,336	5,378	5,675
November	34,220	25,901	63,864	50,055	6,175	6,181
December	31,107	24,509	62,126	50,857	5,784	6,527
Totals	329,543	327,536	626,421	618,296	61,115	68,571
	Halifax		Moncton		Saint John	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	207,617	285,211	63,866	73,698	96,704	106,547
February	194,496	206,796	59,199	59,885	89,745	95,936
March	201,808	237,375	60,010	64,292	132,550	104,750
April	192,363	235,484	56,525	61,549	97,689	99,285
May	243,759	279,894	62,795	68,356	103,649	108,185
June	233,027	284,082	61,796	64,219	114,662	110,668
July	248,211	259,268	56,085	65,470	106,484	114,834
August	223,324	242,716	59,892	61,765	104,286	109,163
September	253,424	241,334	56,394	56,921	96,831	100,963
October	235,003	271,681	60,444	66,206	103,870	130,411
November	265,864	292,957	64,595	66,696	106,092	139,171
December	266,886	264,908	64,285	62,854	129,807	132,302
Totals	2,765,782	3,101,706	725,886	771,911	1,282,369	1,352,215
	St. John's		Sydney		Total for 8 centres	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	86,736	90,631	31,365	32,362	557,375	675,106
February	72,758	79,630	27,462	25,532	522,573	533,664
March	77,027	90,777	27,240	30,538	577,762	601,688
April	78,037	89,041	26,894	28,811	532,238	591,991
May	99,271	103,348	35,478	35,112	629,971	684,334
June	97,757	116,002	33,394	34,247	618,713	702,094
July	93,083	110,563	31,796	31,154	625,135	677,444
August	97,905	109,305	31,036	35,964	602,696	651,301
September	87,012	113,021	27,056	34,378	596,603	626,058
October	103,982	125,295	33,165	40,223	625,699	729,571
November	108,368	133,839	32,990	42,595	682,168	757,395
December	100,714	121,812	31,560	38,396	692,269	702,165
Totals	1,102,650	1,283,264	369,436	409,312	7,263,202	7,932,811

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1961 and 1962 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	27,663	31,892	17,866	25,074	19,370	25,269
February	23,366	28,389	16,441	20,214	19,024	23,564
March	28,292	29,758	17,607	20,872	20,743	23,134
April	25,196	29,707	19,407	21,211	19,721	22,738
May	30,228	35,207	22,644	25,867	26,324	29,582
June	32,842	31,289	23,177	24,676	26,804	27,440
July	28,149	35,228	23,321	29,066	25,018	30,202
August	29,841	33,905	21,946	25,286	25,215	28,381
September	29,590	35,647	21,514	24,893	25,499	27,751
October	32,418	42,487	25,104	29,235	27,944	32,369
November	32,451	40,641	27,534	28,365	27,377	29,642
December	33,295	36,572	24,627	27,295	25,928	26,556
Totals	353,331	410,722	261,188	302,054	288,967	326,628
	Montreal		Quebec City		St. Hyacinthe	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	6,318,925	6,973,312	578,017	727,586	27,828	33,356
February	6,595,185	5,881,720	605,667	686,164	26,505	30,965
March	6,428,173	7,030,817	659,423	613,564	30,038	34,558
April	5,685,414	6,558,808	523,306	862,212	28,533	32,438
May	6,584,534	7,273,435	679,422	800,776	34,553	40,353
June	6,769,951	7,134,789	741,895	545,949	34,714	37,277
July	6,302,913	7,602,195	591,684	720,225	33,009	39,549
August	6,367,758	7,174,148	746,684	767,742	32,121	44,383
September	6,093,713	6,451,004	646,619	609,089	35,391	37,391
October	6,634,677	8,933,317	683,058	847,645	36,456	44,298
November	7,461,020	8,849,979	744,335	812,881	40,508	45,469
December	7,351,548	8,348,139	712,417	824,895	39,974	41,001
Totals	78,593,811	88,211,663	7,912,527	8,818,728	399,630	461,038
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	14,829	16,207	52,658	68,965	47,350	52,000
February	13,900	14,864	43,972	55,370	44,176	44,048
March	15,726	18,080	54,450	65,759	46,059	50,553
April	14,798	17,481	52,521	66,075	44,951	49,951
May	18,517	20,780	60,704	73,180	56,379	61,928
June	16,512	17,871	62,329	65,362	51,362	62,713
July	17,041	19,287	57,444	68,353	54,544	59,022
August	16,797	17,938	61,772	66,244	56,618	58,250
September	15,585	15,860	56,440	65,791	52,137	61,689
October	17,524	18,491	66,195	76,026	56,422	62,920
November	21,065	20,289	68,601	82,543	69,629	67,408
December	17,722	18,468	70,415	67,605	59,203	60,418
Totals	200,016	215,616	707,501	821,273	638,830	690,900

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1961 and 1962 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1961	1962	1961	1962		
	thousand dollars					
January	11,729	13,784	7,116,235	7,967,445		
February	10,529	13,146	7,398,765	6,798,444		
March	12,103	14,609	7,312,614	7,901,704		
April	11,632	12,418	6,425,479	7,673,039		
May	13,372	15,888	7,526,677	8,376,996		
June	13,136	14,434	7,772,722	7,961,800		
July	12,302	14,020	7,145,425	8,617,147		
August	12,926	13,756	7,371,678	8,230,033		
September	12,810	13,514	6,989,298	7,342,629		
October	14,239	18,318	7,594,037	10,105,106		
November	16,082	18,622	8,508,602	9,995,839		
December	14,002	14,623	8,349,131	9,465,572		
Totals	154,862	177,132	89,510,663	100,435,754		
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	52,849	61,575	66,697	59,756	34,214	35,821
February	47,320	66,020	58,570	49,139	32,928	35,256
March	55,026	58,333	49,742	67,783	34,470	35,201
April	54,961	56,526	42,503	52,880	31,767	39,549
May	65,847	71,857	47,729	53,232	39,635	48,380
June	61,586	65,704	50,496	50,619	38,499	41,386
July	58,368	70,361	62,705	51,911	38,096	39,579
August	56,793	72,400	53,227	47,612	43,627	42,204
September	53,222	62,478	49,132	44,417	33,678	35,351
October	62,988	69,215	56,982	61,179	41,310	43,986
November	61,834	70,255	60,627	68,879	43,404	44,267
December	63,039	67,127	55,785	58,066	43,460	35,487
Totals	693,833	791,851	654,195	665,473	455,088	476,467
	Fort William		Guelph		Hamilton	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	36,614	40,200	36,494	42,879	461,055	533,459
February	32,930	32,836	31,292	34,831	413,825	462,537
March	33,422	35,040	34,131	37,385	456,988	509,689
April	33,061	36,030	33,756	38,719	454,414	505,552
May	44,419	42,808	43,816	45,980	552,873	617,708
June	46,975	43,238	40,707	40,905	520,139	584,412
July	47,947	48,864	37,162	43,376	529,811	586,012
August	42,948	40,339	35,461	40,159	515,964	557,057
September	40,369	39,850	37,842	43,462	484,885	496,129
October	42,527	48,722	41,409	47,349	517,819	620,716
November	42,216	47,604	46,316	53,816	547,893	633,758
December	40,022	44,798	46,533	45,229	532,540	602,138
Totals	483,450	500,329	464,919	514,090	5,988,206	6,709,167

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1961 and 1962 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	45,999	47,969	105,355	127,139	285,417	335,435
February	37,702	41,629	91,672	105,376	254,761	300,650
March	43,645	46,143	99,107	120,067	293,275	347,081
April	41,013	44,191	101,859	117,727	281,861	330,241
May	52,113	57,389	116,687	138,265	333,777	367,768
June	52,183	54,267	115,595	127,961	329,089	373,238
July	46,296	55,562	110,628	129,638	331,837	369,889
August	48,885	54,081	109,690	122,133	317,551	363,525
September	46,740	50,442	108,811	126,426	300,930	300,110
October	45,808	57,906	116,088	148,751	308,388	368,543
November	51,150	61,527	125,928	162,223	346,381	392,912
December	50,166	56,261	120,151	155,013	345,491	335,367
Totals	561,700	627,367	1,321,571	1,580,719	3,728,758	4,184,759
	Niagara Falls		Oshawa		Ottawa	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	42,945	47,290	301,794	278,263	486,268	572,697
February	39,077	37,985	260,953	264,714	424,590	474,089
March	40,348	41,850	241,513	298,689	448,442	525,948
April	39,552	43,684	246,320	319,273	449,126	497,272
May	48,051	49,658	320,552	386,549	482,637	551,438
June	43,119	46,156	303,070	356,483	497,526	527,908
July	44,483	53,166	268,350	349,070	511,776	648,426
August	42,180	48,093	176,407	221,211	496,340	568,131
September	42,232	48,054	139,882	144,566	478,674	508,451
October	45,707	54,620	151,860	244,793	551,465	579,179
November	49,424	57,007	191,190	352,781	573,726	675,659
December	42,972	56,185	264,621	378,274	522,899	635,927
Totals	520,090	583,748	2,866,512	3,594,666	5,923,469	6,765,125
	Peterborough			Port Arthur		
	1961	1962	1961	1962		
	thousand dollars					
January	43,152		49,598		33,723	31,135
February	38,376		41,115		30,616	27,060
March	43,734		48,290		30,488	29,130
April	43,416		45,861		29,864	33,541
May	50,554		53,080		35,495	35,243
June	52,692		54,341		34,616	31,138
July	47,625		53,809		33,592	36,510
August	48,186		52,575		37,168	35,852
September	46,826		49,752		33,052	32,382
October	49,901		53,595		33,883	33,744
November	50,907		57,136		34,792	38,032
December	50,891		56,464		31,574	37,374
Totals	566,260		615,616		398,863	401,141

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1961 and 1962 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	73,398	83,614	50,612	64,606	59,688	76,087
February	72,105	83,972	43,576	53,050	55,071	54,798
March	74,289	90,593	56,568	57,925	71,252	70,351
April	73,639	80,608	50,608	61,495	62,082	73,690
May	81,945	94,234	64,727	67,708	74,866	82,084
June	82,922	105,944	73,865	64,908	80,942	80,579
July	85,332	101,099	60,852	69,587	67,360	91,165
August	76,246	81,957	63,721	62,976	65,882	70,184
September	70,769	76,869	53,867	56,758	66,553	69,397
October	79,746	92,089	62,124	74,556	77,416	86,979
November	90,868	101,671	62,870	65,743	68,044	79,886
December	98,476	97,086	58,186	62,555	71,084	69,698
Totals	959,735	1,089,736	701,576	761,867	820,240	904,898
	Sudbury		Timmins		Toronto	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	55,557	65,567	16,038	16,954	8,639,989	10,422,666
February	48,133	53,527	14,330	16,235	7,889,938	8,322,703
March	54,313	61,820	16,333	16,620	9,296,255	10,154,737
April	52,787	60,673	15,958	17,410	8,171,655	8,835,122
May	66,339	74,757	18,625	20,933	9,453,669	9,896,732
June	63,189	69,157	17,430	19,901	9,974,292	11,135,497
July	61,164	67,892	16,979	20,210	8,249,716	10,289,696
August	60,573	70,025	16,551	19,597	9,020,737	10,127,469
September	60,030	61,686	16,814	17,809	8,770,419	8,446,301
October	64,134	66,658	17,692	19,811	9,463,869	12,062,032
November	62,949	72,124	18,987	21,392	9,908,129	11,272,366
December	62,124	68,860	17,400	20,774	10,732,200	10,768,109
Totals	711,292	792,746	203,137	227,646	109,570,868	121,733,430
	Windsor			Total for 21 centres		
	1961	1962		1961	1962	
	thousand dollars					
January	191,308		207,626	11,119,166	13,200,336	
February	161,386		169,913	10,079,151	10,727,435	
March	176,719		181,047	11,650,060	12,833,722	
April	182,926		187,702	10,493,128	11,477,746	
May	212,046		241,040	12,206,402	12,996,843	
June	272,531		215,179	12,751,463	14,088,921	
July	204,697		229,196	10,914,776	13,405,018	
August	184,035		189,097	11,512,172	12,886,677	
September	178,259		185,213	11,112,986	10,895,903	
October	209,400		244,101	12,040,516	15,078,524	
November	223,145		244,204	12,660,780	14,573,242	
December	202,910		223,522	13,452,524	13,874,314	
Totals	2,399,362		2,517,840	139,993,124	156,038,681	

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1961 and 1962 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	20,806	21,159	806,742	1,034,212	489,761	592,406
February	18,161	16,973	689,315	772,941	388,818	478,424
March	22,124	19,604	849,684	929,521	489,991	565,566
April	20,843	21,573	748,983	884,316	526,735	688,637
May	24,263	23,048	934,980	939,928	535,163	640,494
June	23,598	22,724	886,803	920,046	590,167	624,197
July	21,820	22,438	859,137	1,016,748	546,340	613,890
August	22,283	22,030	941,439	951,650	574,661	623,823
September	21,849	19,833	852,039	905,616	566,276	593,364
October	24,891	27,685	902,342	1,044,652	610,780	710,154
November	25,227	28,829	916,158	1,035,252	620,654	670,795
December	23,163	25,569	938,592	981,108	733,038	749,162
Totals	269,028	271,465	10,326,214	11,415,990	6,672,384	7,550,912
	Lethbridge		Medicine Hat		Moose Jaw	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	41,848	43,842	18,097	22,122	34,209	38,033
February	36,220	35,053	15,555	16,177	27,237	25,078
March	40,270	39,935	19,008	20,925	32,714	26,288
April	39,687	41,620	18,600	22,603	30,272	30,358
May	43,015	45,855	23,839	30,240	33,290	33,269
June	44,241	47,226	21,393	26,690	32,561	31,881
July	40,810	47,220	19,475	24,598	29,719	38,589
August	39,329	55,269	20,567	23,354	29,512	35,377
September	42,761	42,760	20,582	22,618	27,990	28,217
October	42,925	56,452	21,813	28,018	30,328	44,266
November	49,037	72,457	24,252	32,211	35,423	43,567
December	41,083	52,379	20,449	25,577	35,755	47,416
Totals	561,226	580,068	243,630	295,133	379,010	422,339
	Prince Albert		Regina		Saskatoon	
	1961	1962	1961	1962	1961	1962
	thousand dollars					
January	19,863	20,520	358,846	425,703	92,436	96,157
February	17,606	17,257	269,899	373,788	77,109	78,303
March	19,804	19,323	534,026	419,875	96,066	91,509
April	19,545	20,447	370,041	408,524	87,686	100,199
May	21,115	21,869	364,881	430,030	105,000	109,844
June	22,355	19,316	468,130	462,380	102,766	112,268
July	18,506	21,814	454,220	479,159	100,833	113,960
August	21,638	22,666	339,600	445,718	101,470	115,521
September	21,349	17,368	387,635	392,717	95,956	100,003
October	23,442	25,658	525,725	514,115	103,016	118,536
November	22,584	23,172	400,017	527,272	115,579	128,300
December	19,499	23,859	396,811	447,414	92,671	101,100
Totals	247,306	253,269	4,869,831	5,326,695	1,170,588	1,265,700

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1961 and 1962 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1961	1962	1961	1962
	thousand dollars			
January	1,515,922	1,577,493	3,398,530	3,871,647
February	1,340,773	1,549,463	2,880,693	3,363,457
March	1,668,546	1,437,151	3,772,233	3,569,697
April	1,663,789	1,454,028	3,526,181	3,672,305
May	2,117,557	1,961,867	4,203,103	4,236,444
June	1,805,465	1,724,156	3,997,479	3,990,884
July	1,684,074	1,759,829	3,774,934	4,138,245
August	1,759,388	1,701,733	3,849,887	3,997,141
September	1,652,505	1,491,342	3,688,942	3,613,838
October	1,854,229	2,126,037	4,139,491	4,695,573
November	2,002,302	2,120,135	4,211,233	4,681,990
December	1,797,131	2,016,695	4,098,192	4,470,279
Totals	20,861,681	20,919,929	45,540,898	48,301,500
	5. British Columbia			
	Vancouver ¹		Victoria	
	1961	1962	1961	1962
	thousand dollars			
January	1,351,131	1,761,887	182,141	206,702
February	1,123,062	1,297,545	176,676	180,727
March	1,345,539	1,520,165	247,548	270,657
April	1,252,417	1,489,514	203,831	368,352
May	1,440,976	1,636,098	195,437	274,687
June	1,516,988	1,651,273	203,204	317,311
July	1,445,244	1,840,779	201,583	359,124
August	1,688,090	1,682,043	234,637	300,267
September	1,800,094	1,578,068	288,861	310,177
October	1,425,358	1,626,291	214,481	317,020
November	1,637,424	1,812,212	283,918	291,464
December	1,740,587	1,706,506	234,328	290,877
Totals	17,766,910	19,602,381	2,666,645	3,487,365
	Total for 2 centres		Canada — 51 centres	
	1961	1962	1961	1962
	thousand dollars			
January	1,533,272	1,968,589	23,724,578	27,683,123
February	1,299,738	1,478,272	22,180,920	22,901,272
March	1,593,087	1,790,822	24,905,756	26,697,633
April	1,456,248	1,857,866	22,433,274	25,272,947
May	1,636,413	1,910,785	26,202,566	28,205,402
June	1,720,192	1,968,584	26,860,569	28,712,283
July	1,646,827	2,199,903	24,107,097	29,037,757
August	1,922,727	1,982,310	25,259,160	27,747,462
September	2,088,955	1,888,245	24,476,784	24,366,673
October	1,639,839	1,943,311	26,039,582	32,552,085
November	1,921,342	2,103,676	27,984,125	32,112,142
December	1,974,915	1,997,383	28,567,031	30,509,713
Totals	20,433,555	23,089,746	302,741,442	335,798,492

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover	Cheques cashed	Savings deposits	Turnover
thousand dollars						
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1961						
January	22,808,160	4,237,880	64.58	916,418	7,872,442	1.40
February	21,323,883	4,020,207	63.65	857,037	8,025,140	1.28
March	23,932,633	4,017,575	71.48	973,123	8,161,943	1.43
April	21,472,789	4,018,045	64.13	960,485	8,296,978	1.39
May	25,026,882	4,033,170	74.46	1,175,684	8,347,100	1.69
June	25,735,823	4,159,514	74.25	1,124,746	8,367,054	1.61
July	23,088,127	4,288,909	64.60	1,018,970	8,466,305	1.44
August	24,195,455	4,290,689	67.67	1,063,705	8,586,072	1.49
September	23,477,238	4,297,618	65.55	999,546	8,659,020	1.39
October	24,955,061	4,447,944	67.33	1,084,521	8,736,462	1.49
November	26,509,629	4,490,406	70.84	1,474,496	8,690,398	2.04
December	27,428,661	4,636,771	70.99	1,138,370	8,563,761	1.60
1962						
January	26,571,045	4,518,120	70.57	1,112,078	8,593,683	1.55
February	21,901,150	4,168,182	63.05	1,000,122	8,674,126	1.38
March	25,619,349	4,139,278	74.27	1,078,284	8,778,404	1.47
April	24,171,017	4,263,118	68.04	1,101,930	8,971,784	1.47
May	26,899,428	4,294,729	75.16	1,305,974	9,069,101	1.73
June	27,499,112	4,255,572	77.54	1,213,171	9,045,266	1.61
July	27,816,469	4,219,246	79.11	1,221,288	9,039,697	1.62
August	26,565,754	4,142,054	76.96	1,181,708	9,022,308	1.57
September	23,377,386	4,271,893	65.67	989,287	9,053,513	1.31
October	31,388,834	4,466,457	84.33	1,163,251	9,134,320	1.53
November	30,382,933	4,515,853	80.74	1,729,209	9,025,453	2.30
December	29,322,495	4,763,387	73.87	1,187,218	8,903,433	1.60

¹ (A) As of June 1957 includes personal chequing accounts. (B) 35 centres during period 1943-1957. (C) 52 centres during period 1958-1960. (D) 51 Centres from January 1961.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

CATALOGUE No.

61-201

ANNUAL



Canada. Statistics, Bureau of

CHEQUES CASHED IN CLEARING CENTRES

V [40]

1963



(DOMINION BUREAU OF STATISTICS)

Business Finance Division

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CHEQUES CASHED IN CLEARING CENTRES
1963

Published by Authority of
The Minister of Trade and Commerce

May 1964
6602-510

Price: 75 cents

Volume 42

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1963. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical text	Page 7
Definition and Coverage	8-10

Charts

1, 2, 3. Canada and Principal Cities, 1935-63.....	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1935-63	17, 19

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1961, 1962 and 1963	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	14
3. Relative Importance of Individual Clearing House Centres.....	16
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 20-25
5. Cheques Cashed by Clearing Centres and Months, during 1962 and 1963	26-32
6. Cheques Cashed against Current and Savings Accounts	33

CHEQUES CASHED IN CLEARING CENTRES

1963

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1963. The value of cheques cleared in the fifty-one centres rose to \$371,825 million, a 10.7 per cent increase above the value for 1962. The value of

cheques cashed in the Prairie Provinces increased by 17.5 per cent, in the Atlantic Provinces by 13.5 per cent, in Quebec by 11.2 per cent, in British Columbia by 8.6 per cent and in Ontario by 8.5 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial bank. In May 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May 1950, clearings in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added, making a total of 52

centres. New Westminster bank clearings were included with Vancouver in January 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

The Centres

Cheques cashed in the fifty-one clearing centres showed an increase in 1963 as compared with the previous year. Bank clearings in Halifax, the leading centre in the Atlantic Provinces, were 14 per cent above the figure for 1962. Cheques cleared in Montreal increased by 12 per cent and in Toronto by over 7 per cent. In the Western regions cheques cashed in Winnipeg rose by 25 per cent and in Vancouver by over 10 per cent.

Almost half of the cheques cleared in Canada are cleared in Ontario clearing centres. Cheques

cashed in Toronto accounted for over 80 per cent of the provincial total for 1963. Cheques cleared in the Prairie Provinces stood at nearly 15 per cent of the Canadian total for 1963. Value of cheques cashed in Winnipeg was over 46 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at nearly 7 per cent of the national total for 1963. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 77.89 for 1963 as compared with 74.17 for 1962 and 68.29 for 1961. The annual turnover ratio of savings accounts was 1.59 in comparison with 1.60 for 1962 and 1.52 for 1961.

DEFINITION AND COVERAGE

Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529, 207	286, 801	54	352, 326	67
Quebec	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T.	5, 288	—	—	—	—
Totals	13, 833, 828	11, 723, 340	85	12, 122, 785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1962 and 1963 for all 51 centres now included are shown in Table 5.

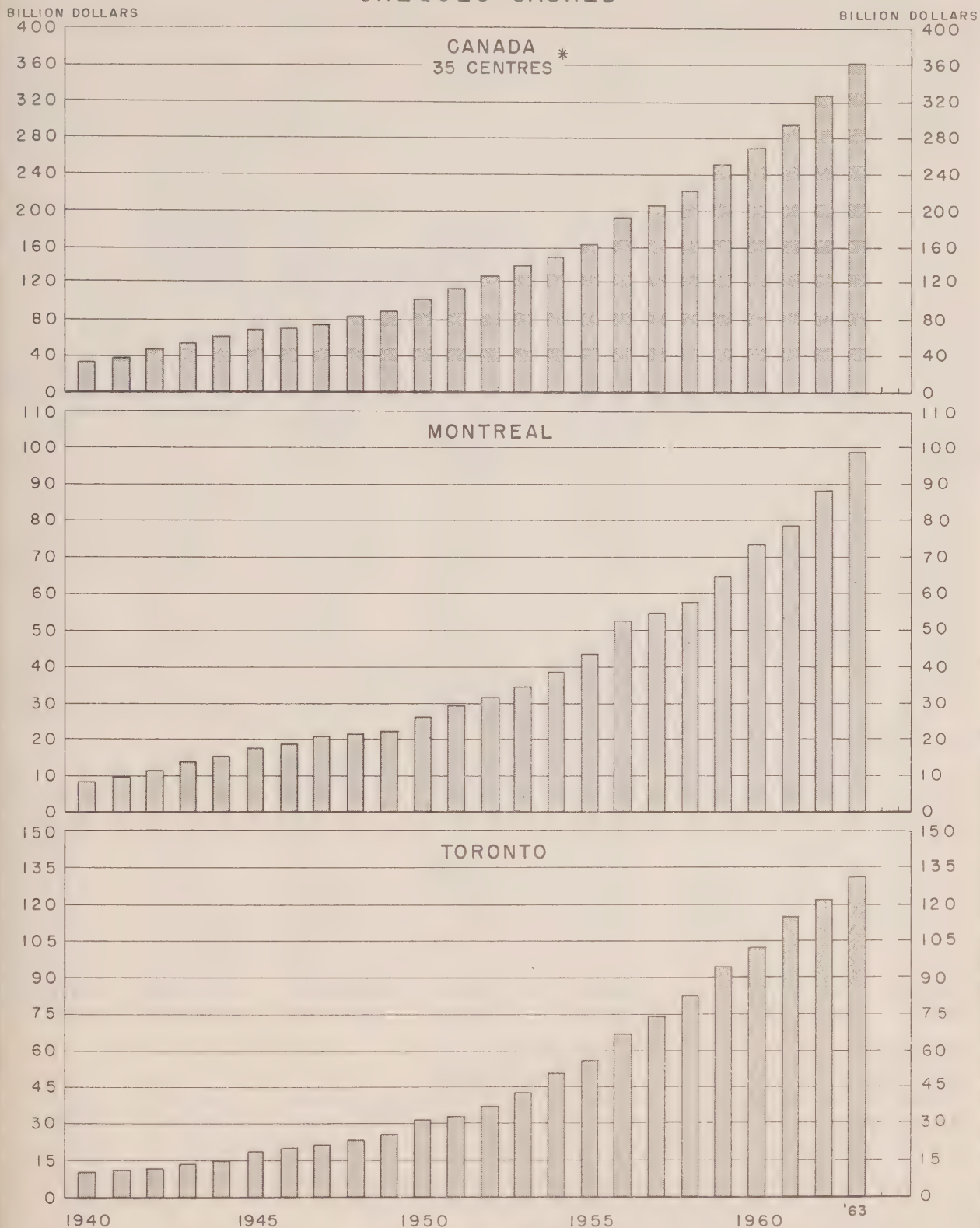
The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

CHART-I

CHEQUES CASHED



* ST. CATHARINES INCLUDED IN 1941, ST. JOHN'S, N.F.L.D. IN 1949 AND CORNWALL IN 1950

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1961, 1962 and 1963

Clearing house centres	1939	1946	1961	1962	1963
	thousand dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	2,765,782	3,101,706	3,557,104
Moncton	108,892	276,711	725,886	771,911	819,463
Saint John	189,232	456,571	1,282,369	1,352,215	1,508,102
St. John's	—	—	1,102,650	1,283,264	1,521,085
Totals	679,948	1,604,018	5,876,687	6,509,096	7,405,754
Quebec:					
Montreal	8,759,472	18,828,185	78,593,811	88,211,663	98,803,788
Quebec	977,211	1,722,533	7,912,527	8,818,728	9,092,942
Sherbrooke	83,716	198,642	707,501	821,273	917,138
Totals	9,820,399	20,749,360	87,213,839	97,851,664	108,813,868
Ontario:					
Brantford	107,113	269,742	693,833	791,851	855,872
Chatham	102,260	185,640	654,195	665,473	756,246
Cornwall	—	—	455,088	476,467	519,027
Fort William	67,033	185,151	483,450	500,329	544,409
Hamilton	644,434	1,460,388	5,988,206	6,709,167	7,429,937
Kingston	72,713	205,647	561,700	627,367	709,932
Kitchener	145,302	363,578	1,321,571	1,580,719	1,796,074
London	385,768	871,611	3,728,758	4,184,759	4,759,177
Ottawa	1,266,268	5,170,462	5,923,469 ¹	6,765,125	7,472,755
Peterborough	70,496	197,282	566,260	615,616	696,514
St. Catharines	—	253,814	959,735	1,089,736	1,162,836
Sarnia	76,490	244,696	701,576	761,867	745,363
Sudbury	85,813	153,373	711,292	792,746	812,918
Toronto	10,173,867	19,907,027	109,570,868	121,733,430	130,999,231
Windsor	420,933	933,545	2,399,362	2,517,840	2,939,769
Totals	13,618,490	30,401,956	134,719,363	149,812,492	162,200,060
Prairie Provinces:					
Brandon	33,810	104,140	269,028	271,465	289,517
Calgary	661,676	1,602,018	10,326,214	11,415,990	12,291,349
Edmonton	470,280	1,213,184	6,672,384	7,550,912	9,311,561
Lethbridge	56,702	146,971	501,226	580,068	616,173
Medicine Hat	27,707	74,791	243,630	295,133	292,610
Moose Jaw	83,327	185,849	379,010	422,339	424,312
Prince Albert	27,796	104,870	247,306	253,269	257,849
Regina	555,513	977,251	4,869,831	5,326,695	5,727,082
Saskatoon	121,854	349,201	1,170,588	1,265,700	1,361,303
Winnipeg	3,439,565	6,366,405	20,861,681	20,919,929	26,206,089
Totals	5,478,230	11,124,680	45,540,898	48,301,500	56,777,845
British Columbia:					
New Westminster	78,647	226,076	2	2	2
Vancouver	1,587,411	4,354,230	17,766,910	19,602,381	21,679,909
Victoria	354,226	787,288	2,666,645	3,487,365	3,389,680
Totals	2,020,284	5,367,594	20,433,555	23,089,746	25,069,589
CANADA	31,617,351	69,247,608	293,784,342	325,564,498	360,267,116

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

CHART-2

CHEQUES CASHED

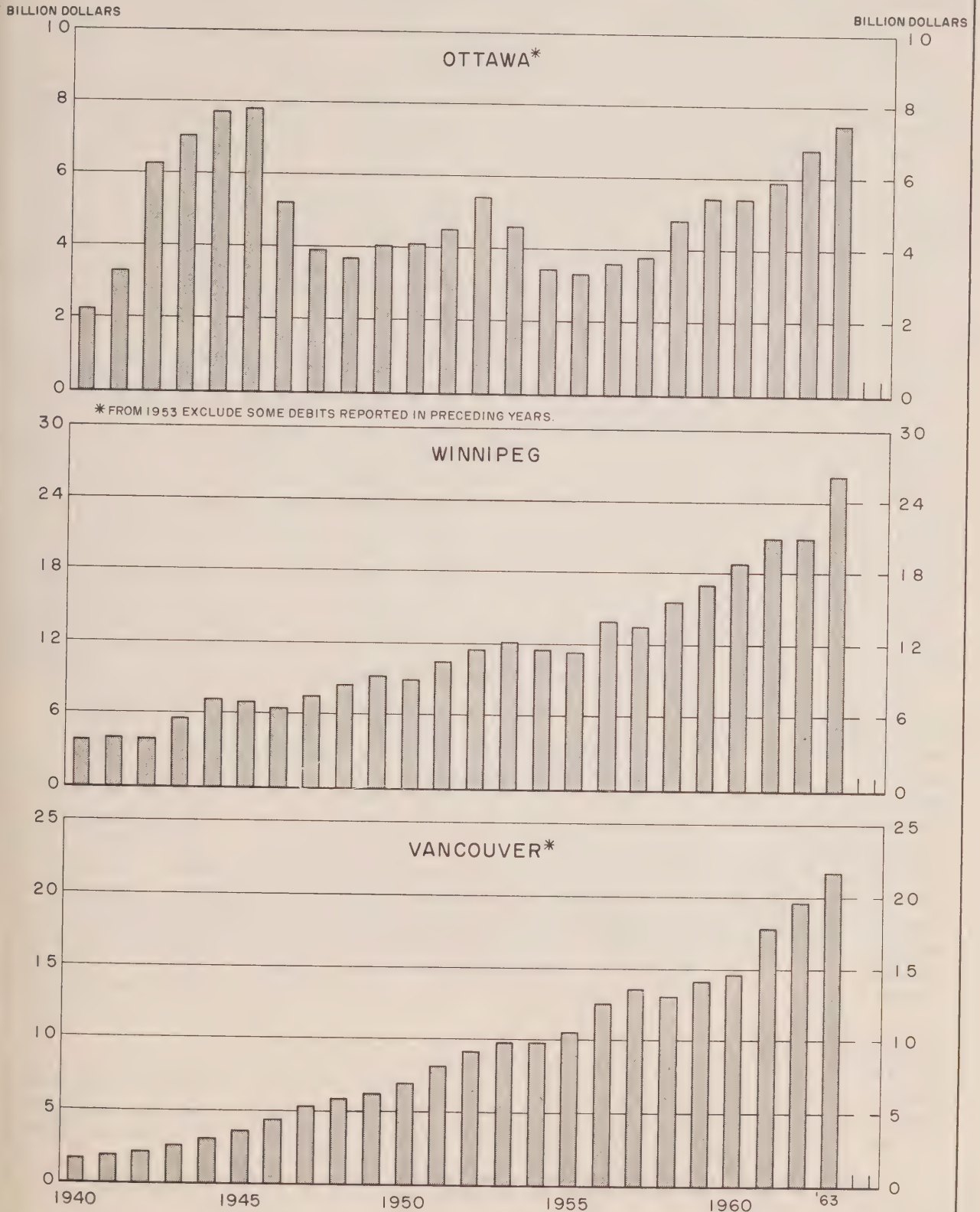


TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1961	1962	1963
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	256.4	575.0	814.3	913.2	1,047.3
Moncton	67.8	92.1	67.1	100.7	214.1	255.9	596.3	671.2	713.8	747.7
Saint John	136.7	142.2	80.4	98.6	202.6	237.9	507.6	668.3	704.7	785.9
Totals	91.4	124.7	75.2	106.3	207.5	250.8	558.4	746.3	816.9	919.9
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	209.1	641.6	872.7	979.5	1,097.1
Quebec	61.0	90.0	63.7	111.6	186.5	196.7	570.4	903.6	1,007.1	1,038.4
Sherbrooke	116.1	164.1	77.9	100.0	176.9	237.2	649.7	844.9	980.8	1,095.2
Totals	81.6	165.4	86.0	98.5	172.8	208.2	635.4	875.2	981.9	1,091.9
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	246.4	558.2	633.8	723.4	781.8
Chatham	81.2	108.7	62.1	99.0	140.0	179.8	619.6	633.5	644.4	732.3
Fort William	138.8	149.9	70.1	98.4	248.0	271.8	673.3	709.6	734.4	799.1
Hamilton	88.3	145.6	73.7	103.1	220.1	233.6	749.0	958.1	1,073.4	1,188.7
Kingston	89.3	117.8	72.3	102.1	233.9	288.8	702.0	788.7	881.0	996.9
Kitchener	67.9	112.9	66.0	103.0	204.3	257.8	744.6	937.1	1,120.8	1,273.5
London	68.3	109.1	76.9	99.1	171.6	223.9	708.2	958.0	1,075.2	1,222.7
Ottawa	162.6	166.3	111.2	105.2	639.8	429.5	400.7 ¹	492.0 ¹	561.9 ¹	620.7 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	280.8	760.7	805.8	876.1	991.2
Sarnia	—	194.5	114.4	101.3	246.1	324.1	781.5	929.4	1,009.2	987.4
Sudbury	—	40.3	49.4	101.3	133.0	181.0	723.6	839.6	935.8	959.6
Toronto	73.4	131.5	98.0	97.6	138.5	190.9	788.4	1,050.7	1,167.4	1,256.2
Windsor	64.3	135.0	43.7	95.6	229.2	212.0	481.7	545.0	571.9	667.7
Totals	81.2	134.3	94.3	98.6	194.8	220.1	735.7	965.3	1,073.5	1,162.3
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	317.1	697.3	819.1	826.5	881.4
Calgary	98.1	192.7	85.7	101.7	230.3	246.2	1,175.1	1,587.0	1,754.5	1,889.0
Edmonton	79.8	140.3	85.2	109.3	246.4	282.0	1,196.8	1,550.7	1,754.9	2,164.1
Lethbridge	102.8	169.9	64.5	99.1	204.1	256.8	771.8	875.9	1,013.6	1,076.7
Medicine Hat	183.1	192.7	76.4	98.4	234.5	265.6	715.6	865.3	1,048.2	1,039.2
Moose Jaw	141.4	187.2	71.0	121.5	247.0	270.9	571.7	552.4	615.6	618.5
Prince Albert	95.1	151.8	69.2	107.8	317.1	406.0	792.4	958.9	982.0	999.8
Regina	59.1	124.2	86.6	109.5	227.6	192.5	713.7	959.5	1,049.5	1,128.4
Saskatoon	102.0	195.1	87.1	106.1	230.0	304.0	846.2	1,019.1	1,101.9	1,185.1
Winnipeg	142.8	180.3	180.6	129.5	263.0	239.7	588.5	785.3	787.5	986.5
Totals	120.4	173.3	140.3	119.8	251.3	243.3	754.3	996.0	1,056.4	1,241.8
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	305.6	1,113.9	²	²	²
Vancouver	91.2	153.0	78.1	102.7	197.9	281.6	850.1	1,096.7	1,210.0	1,402.2
Victoria	80.7	142.5	74.8	111.8	158.0	248.4	718.3	841.3	1,100.2	1,069.4
Totals	89.1	150.9	77.0	104.8	192.9	277.1	838.6	1,054.9	1,192.0	1,294.2
CANADA	87.8	150.9	97.0	102.2	196.2	223.9	709.9	941.9	1,043.6	1,154.6

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961

CHART-3

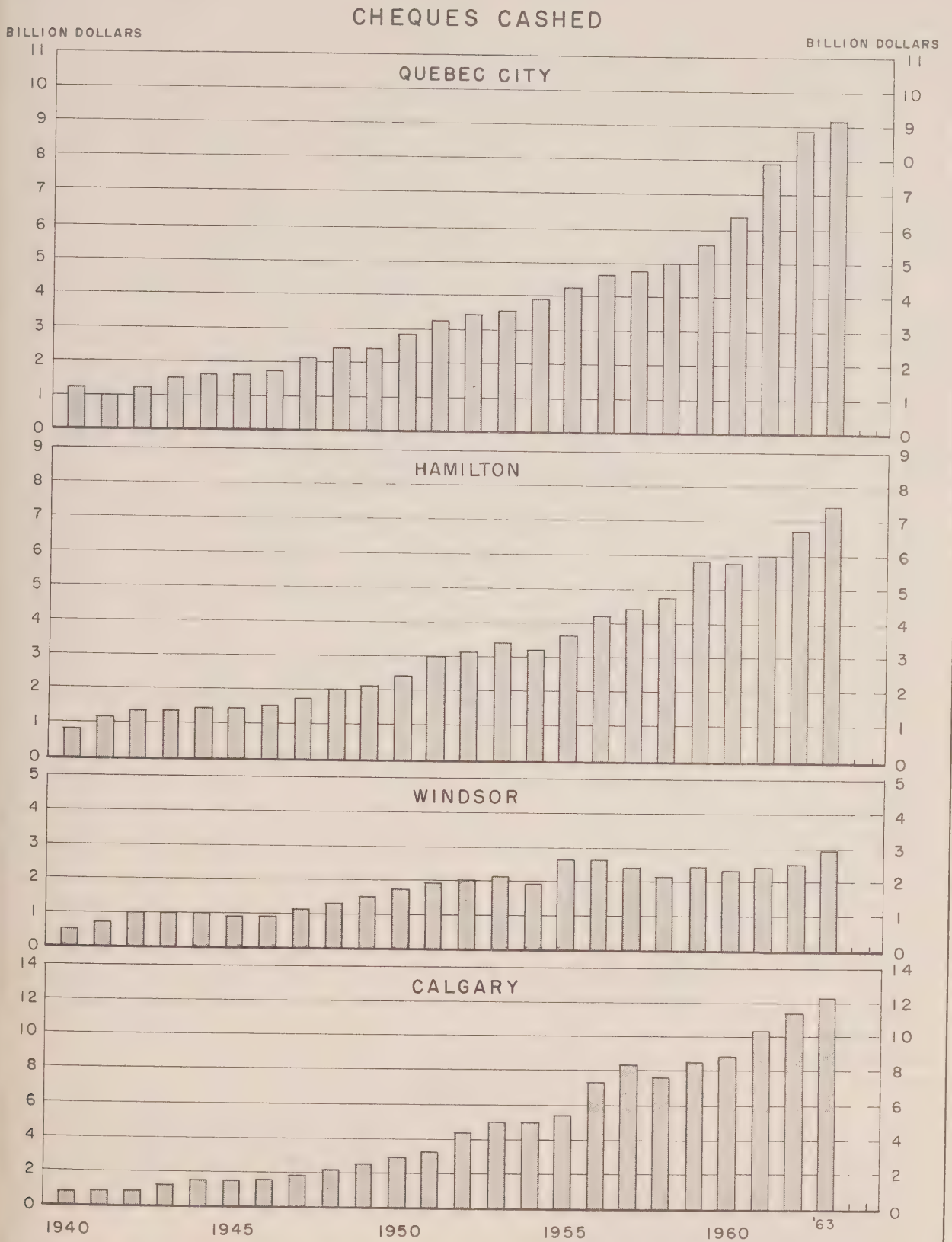


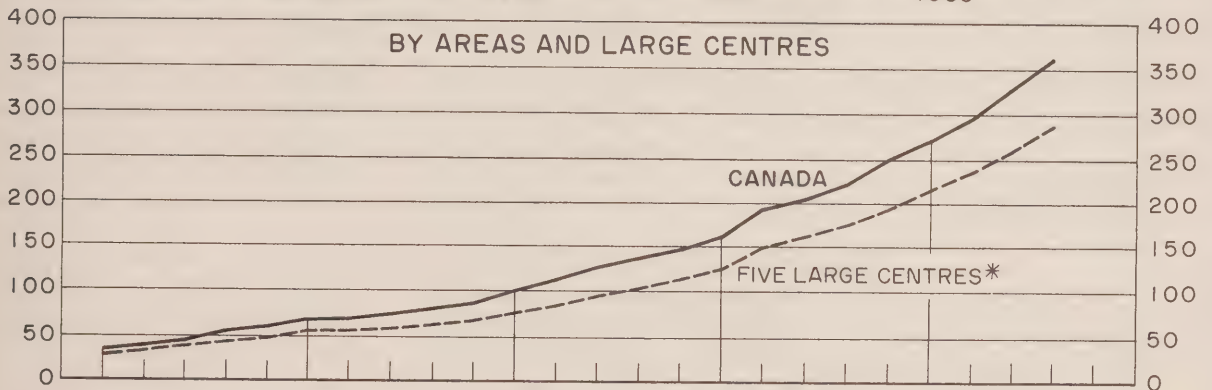
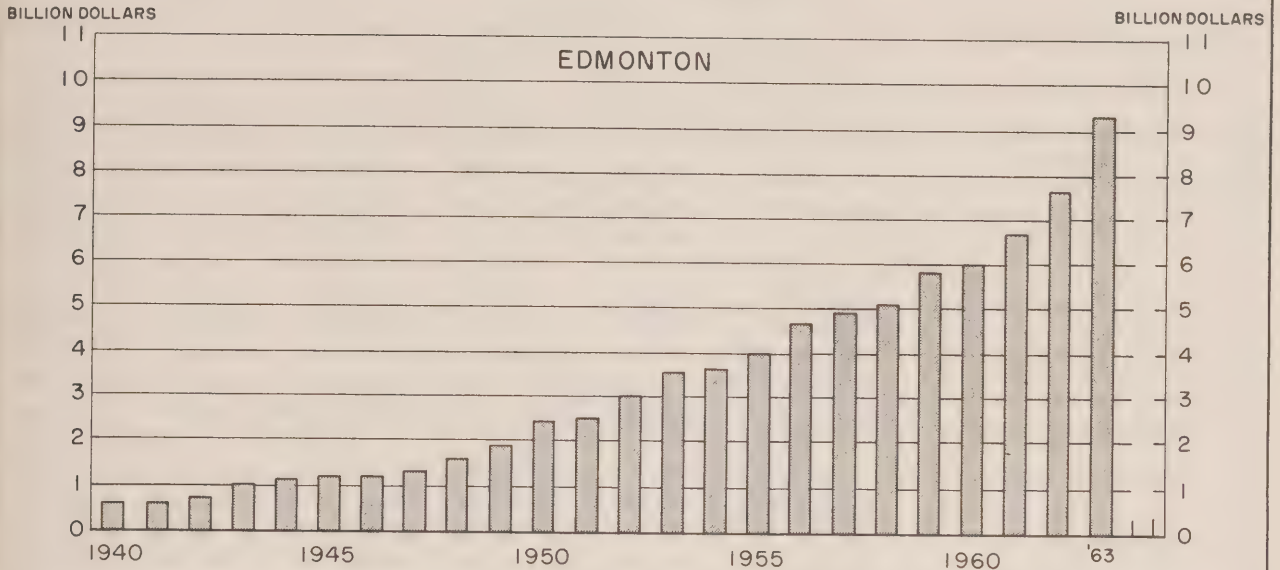
TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1961	1962	1963
	percentage of Canada total									
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	1.26	0.89	0.94	0.95	0.98
Moncton	0.27	0.21	0.24	0.34	0.38	0.40	0.29	0.25	0.24	0.23
Saint John	0.96	0.59	0.51	0.60	0.64	0.66	0.44	0.44	0.42	0.42
St. John's	—	—	—	—	—	¹	0.39	0.37	0.39	0.42
Totals	2.15	1.71	1.60	2.15	2.19	2.32	2.01	2.00	2.00	2.05
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	27.18	26.11	26.75	27.09	27.43
Quebec	1.97	1.69	1.86	3.09	2.69	2.49	2.26	2.69	2.71	2.52
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.29	0.24	0.24	0.25	0.25
Totals	29.95	35.32	28.58	31.06	28.38	29.96	28.61	29.68	30.05	30.20
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.39	0.28	0.24	0.24	0.24
Chatham	0.31	0.24	0.21	0.32	0.24	0.27	0.29	0.22	0.21	0.21
Cornwall	—	—	—	—	—	²	0.18	0.15	0.15	0.14
Fort William	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.16	0.15	0.15
Hamilton	2.03	1.95	1.54	2.04	2.27	2.11	2.12	2.04	2.06	2.06
Kingston	0.23	0.18	0.17	0.23	0.27	0.30	0.22	0.19	0.19	0.20
Kitchener	0.35	0.34	0.31	0.46	0.47	0.52	0.47	0.45	0.49	0.50
London	0.99	0.91	1.00	1.22	1.10	1.26	1.25	1.27	1.29	1.32
Ottawa	7.21	4.29	4.47	4.01	12.69	7.47	2.18 ³	2.02 ³	2.08 ³	2.07 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.28	0.24	0.19	0.19	0.19
St. Catharines	—	—	—	⁴	0.41	0.37	0.36	0.33	0.34	0.33
Sarnia	—	0.31	0.29	0.24	0.31	0.35	0.26	0.24	0.23	0.21
Sudbury	—	0.07	0.14	0.27	0.19	0.22	0.28	0.24	0.24	0.23
Toronto	28.20	29.39	34.09	32.18	23.81	28.75	37.15	37.30	37.39	36.36
Windsor	1.04	1.27	0.64	1.33	1.66	1.35	0.96	0.82	0.77	0.82
Totals	41.28	39.73	43.45	43.07	44.34	43.91	46.45	45.86	46.02	45.03
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.15	0.10	0.09	0.08	0.08
Calgary	2.35	2.69	1.86	2.09	2.47	2.31	3.46	3.52	3.51	3.41
Edmonton	1.26	1.29	1.22	1.49	1.75	1.75	2.33	2.27	2.32	2.58
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.21	0.20	0.17	0.18	0.17
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.08	0.09	0.08
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.27	0.18	0.13	0.13	0.12
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.15	0.09	0.08	0.08	0.07
Regina	1.10	1.35	1.47	1.76	1.90	1.41	1.64	1.66	1.64	1.59
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.50	0.44	0.40	0.39	0.38
Winnipeg	13.97	10.26	16.01	10.87	11.51	9.19	7.06	7.10	6.42	7.28
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	16.05	15.59	15.50	14.84	15.76
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.33	0.37	⁶	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	6.29	5.94	6.05	6.02	6.02
Victoria	0.94	0.97	0.79	1.12	0.83	1.14	1.03	0.91	1.07	0.94
Totals	6.35	6.26	4.98	6.39	6.16	7.76	7.34	6.96	7.09	6.96
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

CHART - 4

CHEQUES CASHED



* MONTREAL, OTTAWA, TORONTO, WINNIPEG, VANCOUVER.

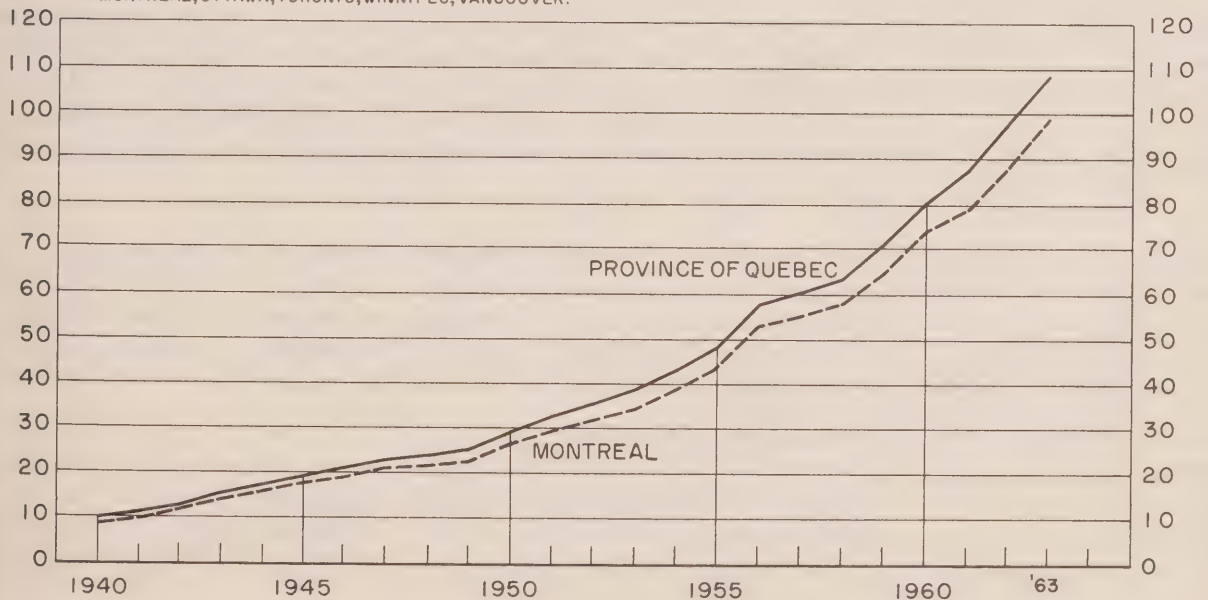


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousand dollars						
1924.....	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926.....	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929.....	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936.....	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938.....	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939.....	31,617,351	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940.....	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941.....	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1942.....	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943.....	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944.....	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945.....	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946.....	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947.....	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948.....	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949.....	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950.....	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951.....	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952.....	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953.....	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954.....	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955.....	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956.....	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957.....	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958.....	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959.....	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960.....	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961.....	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962.....	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963.....	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589

See footnotes at end of table.

CHART-5

CHEQUES CASHED

BILLION DOLLARS

BILLION DOLLARS

BY AREAS AND LARGE CENTRES

ONTARIO

TORONTO

PRAIRIE PROVINCES

WINNIPEG

BRITISH COLUMBIA

VANCOUVER*

*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

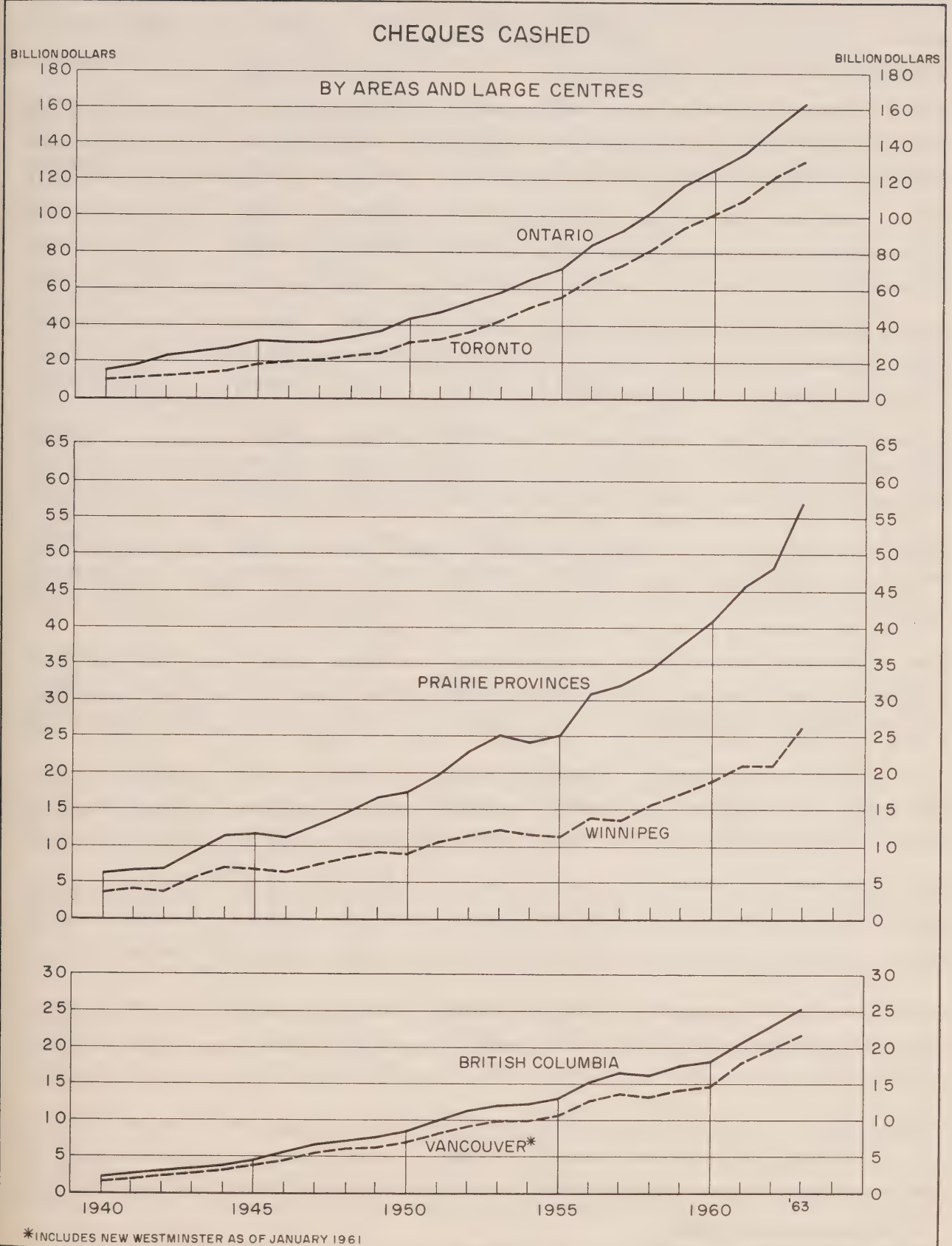


TABLE 4. Cheques Cashied against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924	87.8	249, 104	73, 360	262, 398	—	7, 502, 004
1926	98.2	310, 156	80, 080	214, 504	—	9, 133, 358
1929	150.9	425, 488	99, 598	272, 872	—	15, 558, 094
1937	113.7	406, 592	112, 551	214, 217	—	10, 596, 262
1938	100.0	339, 641	108, 145	191, 897	—	9, 005, 747
1939	102.2	381, 824	108, 892	189, 232	—	8, 759, 472
1940	111.4	466, 408	131, 876	226, 206	—	8, 714, 457
1941	126.9	532, 366	154, 748	253, 598	—	9, 904, 908
1942	147.2	601, 963	184, 166	289, 608	—	11, 392, 050
1943	174.0	672, 762	207, 076	363, 924	—	13, 761, 657
1944	196.2	707, 345	231, 548	388, 768	—	15, 441, 044
1945	221.1	850, 393	257, 723	445, 475	—	17, 486, 993
1946	223.9	870, 736	276, 711	456, 571	—	18, 828, 185
1947	240.9	932, 831	310, 451	507, 373	—	20, 611, 366
1948	260.9	1, 049, 266	353, 563	567, 250	—	20, 978, 798
1949	283.1	1, 065, 169	383, 935	511, 975	356, 595 ⁹	22, 037, 125
1950	325.4	1, 186, 546	408, 605	521, 696	531, 314	26, 099, 176
1951	362.8	1, 334, 026	431, 781	568, 606	554, 032	29, 184, 504
1952	404.8	1, 374, 610	437, 892	632, 357	621, 506	31, 720, 259
1953	444.4	1, 473, 199	508, 737	680, 167	735, 434	34, 178, 608
1954	478.8	1, 578, 538	516, 388	686, 420	702, 227	38, 498, 288
1955	521.8	1, 627, 403	558, 648	720, 697	717, 138	43, 262, 349
1956	621.8	1, 900, 369	616, 098	824, 915	794, 682	52, 524, 282
1957	664.7	1, 862, 262	610, 987	974, 095	806, 539	54, 937, 930
1958	715.6	1, 952, 996	644, 873	974, 038	866, 666	57, 779, 114
1959	804.8	2, 240, 973	687, 497	1, 240, 454	950, 688	64, 370, 687
1960	871.9	2, 470, 454	703, 300	1, 292, 907	1, 032, 440	73, 203, 832
1961	950.0	2, 765, 782	725, 886	1, 282, 369	1, 102, 650	78, 593, 811
1962	1, 052.8	3, 101, 706	771, 911	1, 352, 215	1, 283, 264	88, 211, 663
1963	1, 165.0	3, 557, 104	819, 463	1, 508, 102	1, 521, 085	98, 803, 788

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousand dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousand dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349

TABLE 4. Cheques Cashed against Individual Accounts by Regions and Centres - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,132	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1926	146, 930	3, 877, 248	49, 982	77, 072	1, 553, 256	329, 505
1929	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1937	121, 375	2, 988, 695	—	74, 751	1, 692, 514	330, 844
1938	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940	140, 267	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944	264, 084	6, 986, 367	—	175, 523	3, 059, 155	500, 944
1945	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947	394, 915	7, 381, 392	—	289, 113	5, 321, 162	929, 641
1948	442, 603	8, 375, 791	—	326, 958	5, 765, 371	951, 291
1949	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 710
1950	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952	637, 830	11, 508, 239	—	491, 737	9, 193, 882	1, 425, 392
1953	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 171
1954	701, 960	11, 416, 902	—	608, 577	9, 752, 576	1, 595, 172
1955	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957	849, 665	13, 418, 517	—	742, 205	13, 523, 017	2, 356, 084
1958	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
1959	1, 085, 023	16, 910, 586	—	925, 926	14, 230, 065	2, 470, 926
1960	1, 101, 592	18, 825, 822	—	863, 876	14, 653, 833	2, 500, 900
1961	1, 170, 588	20, 861, 681	—	¹²	17, 766, 910	2, 666, 645
1962	1, 265, 700	20, 919, 929	—	—	19, 602, 381	3, 487, 365
1963	1, 361, 303	26, 206, 089	—	—	21, 679, 909	3, 389, 680

¹ For the 31 original centres.² Includes Sarnia as of January 1926.³ Includes Sudbury as of September 1929.⁴ Weyburn branches absorbed by Imperial Bank May 1931.⁵ Includes St. Catharines as of May 1941.⁶ Includes St. John's, New Foundland as of April, 1949.⁷ Includes Cornwall as of May, 1950⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques cleared by Month, during 1962 and 1963

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Gloucester Bay	
	1962	1963	1962	1963	1962	1963
thousand dollars						
January	28,184	28,382	52,763	51,817	5,710	5,871
February	19,660	19,068	41,291	41,838	4,934	5,163
March	22,754	20,160	45,892	49,397	5,310	5,644
April	26,105	29,140	46,623	53,977	5,093	6,030
May	32,407	31,152	51,046	50,879	5,986	6,499
June	31,568	33,541	55,380	58,768	5,928	6,166
July	32,637	41,816	57,535	63,444	5,983	6,386
August	30,389	28,264	56,102	63,659	5,897	5,790
September	22,678	30,211	51,416	61,412	5,347	5,956
October	30,744	40,187	59,336	60,265	5,675	6,576
November	25,901	39,183	50,055	68,374	6,181	6,533
December	24,509	38,002	50,857	54,666	6,527	6,428
Totals	327,536	379,106	618,296	678,496	68,571	73,042
Halifax		Moncton		Saint John		
	1962	1963	1962	1963	1962	1963
thousand dollars						
January	285,211	283,269	73,698	69,513	106,547	122,327
February	206,796	299,987	59,885	62,994	95,936	110,837
March	237,375	262,693	64,292	62,292	104,750	126,137
April	235,484	326,921	61,549	65,360	99,285	117,880
May	279,894	345,691	68,356	72,164	108,185	117,228
June	284,082	284,002	64,219	68,112	110,668	126,762
July	259,268	287,729	65,470	71,800	114,834	147,550
August	242,716	272,448	61,765	64,570	109,163	120,375
September	241,334	271,336	56,921	69,560	100,963	109,889
October	271,681	289,574	66,206	70,024	130,411	136,196
November	292,957	347,384	66,696	71,092	139,171	132,453
December	264,908	286,070	62,854	71,982	132,302	140,468
Totals	3,101,706	3,557,104	771,911	819,463	1,352,215	1,508,102
St. John's		Sydney		Total for 8 centres		
	1962	1963	1962	1963	1962	1963
thousand dollars						
January	90,631	97,400	32,362	36,457	675,106	695,036
February	79,630	106,600	25,532	31,737	533,664	678,224
March	90,777	114,635	30,538	33,742	601,688	674,700
April	89,041	112,885	28,811	37,164	591,991	749,357
May	103,348	120,875	35,112	49,872	684,334	794,360
June	116,002	107,730	34,247	38,686	702,094	723,767
July	110,563	124,458	31,154	37,970	677,444	781,153
August	109,305	148,137	35,964	38,462	651,301	741,705
September	113,021	135,033	34,378	38,814	626,058	722,211
October	125,295	151,095	40,223	39,550	729,571	793,467
November	133,839	140,691	42,595	39,351	757,395	845,061
December	121,812	161,546	38,396	45,135	702,165	804,297
Totals	1,283,264	1,521,085	409,312	466,940	7,932,811	9,003,338

TABLE 5. Cheques cleared by Month, during 1962 and 1963 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	31,892	34,427	25,074	27,379	25,269	27,253
February	28,389	32,346	20,214	21,451	23,564	22,830
March	29,758	34,001	20,872	17,109	23,134	23,709
April	29,707	38,108	21,211	28,123	22,738	26,529
May	35,207	36,724	25,867	29,935	29,582	29,270
June	31,289	35,905	24,676	26,788	27,440	28,010
July	35,228	37,063	29,066	32,901	30,202	32,185
August	33,905	36,145	25,286	28,612	28,381	30,440
September	35,647	32,994	24,893	30,273	27,751	29,287
October	42,487	36,539	29,235	32,983	32,369	34,613
November	40,641	39,217	28,365	30,819	29,642	30,660
December	36,572	41,865	27,295	31,747	26,556	29,147
Totals	410,722	435,334	302,054	338,120	326,628	343,933
	Montreal		Quebec City		St. Hyacinthe	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	6,973,312	7,700,953	727,586	808,762	33,356	39,920
February	5,881,720	6,979,538	686,164	662,480	30,965	34,881
March	7,030,817	7,077,987	613,564	710,073	34,558	39,030
April	6,558,808	8,322,786	862,212	822,516	32,438	41,097
May	7,273,435	9,438,627	800,776	926,672	40,353	46,119
June	7,134,789	8,287,785	545,949	675,900	37,277	41,230
July	7,602,195	8,124,189	720,225	760,469	39,549	46,465
August	7,174,148	7,820,638	767,742	733,598	44,383	45,562
September	6,451,004	7,527,822	609,089	661,984	37,391	41,862
October	8,933,317	9,209,906	847,645	809,194	44,298	52,030
November	8,849,979	8,737,100	812,881	771,157	45,469	48,130
December	8,348,139	9,576,457	824,895	750,137	41,001	46,499
Totals	88,211,663	98,803,788	8,818,728	9,092,942	461,038	522,825
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	16,207	19,249	68,965	71,552	52,000	63,598
February	14,864	15,262	55,370	62,372	44,048	52,186
March	18,080	16,400	65,759	68,390	50,553	54,936
April	17,481	17,783	66,075	79,322	49,951	64,222
May	20,780	21,109	73,180	79,940	61,928	68,674
June	17,871	17,839	65,362	72,878	62,713	63,035
July	19,287	21,582	68,353	80,453	59,022	72,008
August	17,938	17,575	66,244	75,426	58,250	60,088
September	15,860	18,376	65,791	75,207	61,689	61,314
October	18,491	20,106	76,026	90,529	62,920	68,015
November	20,289	20,259	82,543	78,616	67,408	69,823
December	18,468	22,014	67,605	82,453	60,418	72,228
Totals	215,616	227,554	821,273	917,138	690,900	770,127

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1962	1963	1962	1963		
	thousand dollars					
January	13,784	14,288	7,967,445		8,807,381	
February	13,146	13,534	6,798,444		7,896,880	
March	14,609	13,682	7,901,704		8,055,317	
April	12,418	14,606	7,673,039		9,455,092	
May	15,888	16,979	8,376,996		10,694,049	
June	14,434	14,142	7,961,800		9,263,512	
July	14,020	14,775	8,617,147		9,222,090	
August	13,756	14,744	8,230,033		8,862,828	
September	13,514	13,885	7,342,629		8,493,004	
October	18,318	17,306	10,105,106		10,371,221	
November	18,622	18,129	9,995,839		9,843,910	
December	14,623	17,916	9,465,572		10,670,463	
Totals	177,132	183,986	100,435,754		111,635,747	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	61,575	79,267	59,756	51,708	35,821	39,388
February	66,020	56,664	49,139	56,339	35,256	34,912
March	58,333	61,586	67,783	62,909	35,201	35,894
April	56,526	64,459	52,880	65,081	39,549	47,005
May	71,857	77,989	53,232	60,674	48,380	43,142
June	65,704	73,091	50,619	50,851	41,386	43,474
July	70,361	75,679	51,911	64,269	39,579	49,186
August	72,400	67,870	47,612	68,858	42,204	42,959
September	62,478	68,372	44,417	52,099	35,351	42,142
October	69,215	77,353	61,179	66,644	43,986	45,731
November	70,255	77,254	68,879	80,228	44,267	46,968
December	67,127	76,288	58,066	76,586	35,487	48,226
Totals	791,851	855,872	665,473	756,246	476,467	519,027
	Fort William		Guelph		Hamilton	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	40,200	41,503	42,879	48,527	533,459	576,610
February	32,836	34,217	34,831	38,829	462,537	528,723
March	35,040	37,959	37,385	42,805	509,689	571,835
April	36,030	39,155	38,719	47,523	505,552	603,613
May	42,808	45,577	45,980	54,366	617,708	662,282
June	43,238	49,678	40,905	45,508	584,412	621,247
July	48,864	51,112	43,376	47,905	586,012	656,632
August	40,339	45,430	40,159	46,863	557,057	621,258
September	39,850	50,443	43,462	47,225	496,129	585,112
October	48,722	49,260	47,349	50,081	620,716	675,702
November	47,604	47,044	53,816	55,249	633,758	692,580
December	44,798	53,031	45,229	55,479	602,138	634,343
Totals	500,329	544,409	514,090	580,360	6,709,167	7,429,937

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 — Continued

Month	3. Province of Ontario—Continued					
	Kingston		Kitchener		London	
	1962	1963	1962	1963	1962	1963
thousand dollars						
January	47,969	58,637	127,139	152,417	335,435	375,950
February	41,629	48,683	105,376	124,951	300,650	321,251
March	46,143	51,268	120,067	129,131	347,081	332,293
April	44,191	55,337	117,727	137,845	330,241	384,284
May	57,389	66,655	138,265	170,746	367,768	443,130
June	54,267	58,322	127,961	149,833	373,238	409,674
July	55,562	61,159	129,638	149,353	369,889	427,927
August	54,081	58,980	122,133	135,308	363,525	368,097
September	50,442	57,675	126,426	145,961	300,110	394,599
October	57,906	62,320	148,751	165,943	368,543	427,676
November	61,527	67,225	162,223	167,134	392,912	426,704
December	56,261	63,671	155,013	167,452	335,367	447,592
Totals	627,367	709,932	1,580,719	1,796,074	4,184,759	4,759,177
Niagara Falls		Oshawa		Ottawa		
	1962	1963	1962	1963	1962	1963
thousand dollars						
January	47,290	53,479	278,263	357,851	572,697	630,657
February	37,985	44,452	264,714	332,835	474,089	584,832
March	41,850	50,757	298,689	320,704	525,948	572,031
April	43,684	51,968	319,273	376,632	497,272	601,324
May	49,658	51,576	386,549	413,885	551,438	723,987
June	46,156	49,622	356,483	411,220	527,908	632,192
July	53,166	60,165	349,070	409,773	648,426	662,546
August	48,093	47,632	221,211	294,919	568,131	563,320
September	48,054	46,505	144,566	190,436	508,451	587,171
October	54,620	53,135	244,793	324,450	579,179	650,750
November	57,007	53,570	352,781	391,078	675,659	597,431
December	56,185	51,707	378,274	450,029	635,927	666,514
Totals	583,748	614,568	3,594,666	4,273,812	6,765,125	7,472,755
Peterborough			Port Arthur			
	1962	1963	1962	1963	1962	1963
thousand dollars						
January	49,598	52,827	31,135		32,741	
February	41,115	45,273	27,060		28,804	
March	48,290	46,825	29,130		29,155	
April	45,861	52,157	33,541		34,535	
May	53,080	61,303	35,243		41,041	
June	54,341	57,556	31,138		34,306	
July	53,809	66,763	36,510		41,529	
August	52,575	60,882	35,852		38,725	
September	49,752	59,104	32,382		35,523	
October	53,595	62,953	33,744		39,698	
November	57,136	65,544	38,032		40,784	
December	56,464	65,327	37,374		42,702	
Totals	615,616	696,514	401,141		439,543	

TABLE 5. Cheques Cleared by Months, during 1962 and 1963 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	83,614	94,942	64,606	58,891	76,087	74,272
February	83,972	83,406	53,050	51,512	54,798	64,244
March	90,593	88,397	57,925	54,753	70,351	77,313
April	80,608	91,239	61,495	72,007	73,690	84,896
May	94,234	102,445	67,708	68,649	82,084	102,028
June	105,944	100,993	64,908	64,453	80,579	82,497
July	101,099	100,943	69,587	65,398	91,165	91,448
August	81,957	84,848	62,976	57,712	70,184	82,972
September	76,869	91,073	56,758	47,305	69,397	76,688
October	92,089	102,745	74,556	77,276	86,979	79,733
November	101,671	104,841	65,743	60,942	79,886	83,088
December	97,086	116,964	62,555	66,465	69,698	94,604
Totals	1,089,736	1,162,836	761,867	745,363	904,898	993,783
	Sudbury		Timmins		Toronto	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	65,567	69,969	16,954	19,149	10,422,666	10,550,917
February	53,527	59,426	16,235	16,550	8,322,703	9,599,688
March	61,820	61,879	16,620	17,802	10,154,737	10,332,952
April	60,673	63,909	17,410	18,651	8,835,122	11,384,947
May	74,757	76,141	20,933	21,712	9,896,732	11,420,911
June	69,157	64,846	19,901	20,384	11,135,497	11,343,224
July	67,892	71,561	20,210	21,731	10,289,696	10,560,469
August	70,025	66,735	19,597	19,101	10,127,469	9,740,472
September	61,686	65,832	17,809	19,702	8,446,301	9,912,681
October	66,658	72,839	19,811	20,657	12,062,032	11,700,179
November	72,124	69,977	21,392	20,619	11,272,366	11,407,620
December	68,860	69,804	20,774	20,296	10,768,109	13,045,171
Totals	792,746	812,918	227,646	236,354	121,733,430	130,999,231
	Windsor			Total for 21 centres		
	1962	1963	1962	1963		
	thousand dollars					
January	207,626		226,357	13,200,336	13,646,059	
February	169,913		214,142	10,727,435	12,369,733	
March	181,047		197,762	12,833,722	13,176,010	
April	187,702		254,719	11,477,746	14,531,286	
May	241,040		256,248	12,996,843	14,964,487	
June	215,179		222,300	14,088,921	14,585,271	
July	229,196		255,700	13,405,018	13,991,248	
August	189,097		201,781	12,886,677	12,714,722	
September	185,213		238,951	10,895,903	12,814,599	
October	244,101		316,904	15,078,524	15,122,029	
November	244,204		274,906	14,573,242	14,830,786	
December	223,522		279,999	13,874,314	16,592,250	
Totals	2,517,840		2,939,769	156,038,681	169,338,480	

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	21,159	21,881	1,034,212	1,002,576	592,406	672,551
February	16,973	17,877	772,941	825,220	478,424	622,723
March	19,604	20,250	929,521	1,018,500	565,566	629,548
April	21,573	25,507	884,316	1,023,876	688,637	905,304
May	23,048	25,148	939,928	1,033,653	640,494	693,102
June	22,724	24,025	920,046	1,019,245	624,197	793,548
July	22,438	25,043	1,016,748	1,137,570	613,890	935,432
August	22,030	22,151	951,650	964,925	623,823	718,867
September	19,833	23,752	905,616	926,549	593,364	768,373
October	27,685	27,758	1,044,652	1,094,220	710,154	832,251
November	28,829	27,768	1,035,252	1,089,179	670,795	860,557
December	25,569	28,357	981,108	1,155,836	749,162	879,305
Totals	271,465	289,517	11,415,990	12,291,349	7,550,912	9,311,561
	Lethbridge		Medicine Hat		Moose Jaw	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	43,842	47,337	22,122	23,290	38,033	40,815
February	35,053	40,788	16,177	19,217	25,078	25,809
March	39,935	42,891	20,925	22,131	26,288	26,873
April	41,620	47,990	22,603	27,731	30,358	36,772
May	45,855	51,550	30,240	26,436	33,269	33,706
June	47,226	50,513	26,690	22,670	31,881	34,369
July	47,220	49,582	24,598	22,112	38,589	36,018
August	55,269	50,971	23,354	22,323	35,377	37,718
September	42,760	49,460	22,618	23,465	28,217	32,551
October	56,452	57,795	28,018	25,075	44,266	37,362
November	72,457	70,496	32,211	30,307	43,567	39,382
December	52,379	56,800	25,577	27,853	47,416	42,937
Totals	580,068	616,173	295,133	292,610	422,339	424,312
	Prince Albert		Regina		Saskatoon	
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January	20,520	20,581	425,703	536,942	96,157	98,273
February	17,257	17,630	373,788	419,061	78,303	89,031
March	19,323	18,942	419,875	423,846	91,509	91,303
April	20,447	21,603	408,524	510,220	100,199	122,170
May	21,869	22,061	430,030	447,314	109,844	117,463
June	19,316	20,916	462,380	466,999	112,268	107,069
July	21,814	21,723	479,159	499,617	113,960	120,652
August	22,666	22,345	445,718	478,338	115,521	122,137
September	17,368	21,140	392,717	457,299	100,003	120,252
October	25,658	25,668	514,115	530,487	118,536	121,998
November	23,172	23,320	527,272	460,859	128,300	127,844
December	23,859	21,920	447,414	496,100	101,100	123,111
Totals	253,269	257,849	5,326,695	5,727,082	1,265,700	1,361,303

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1962	1963	1962	1963
	thousand dollars			
January	1,577,493	2,348,264	3,871,647	4,812,510
February	1,549,463	1,434,449	3,363,457	3,511,805
March	1,437,151	1,946,840	3,569,697	4,241,124
April	1,454,028	2,045,970	3,672,305	4,767,143
May	1,961,867	2,151,236	4,236,444	4,601,669
June	1,724,156	1,993,566	3,990,884	4,532,920
July	1,759,829	2,194,864	4,138,245	5,042,613
August	1,701,733	2,023,867	3,997,141	4,463,642
September	1,491,342	2,133,074	3,613,838	4,555,915
October	2,126,037	2,884,674	4,695,573	5,637,288
November	2,120,135	2,489,289	4,681,990	5,219,001
December	2,016,695	2,559,996	4,470,279	5,392,215
Totals	20,919,929	26,206,089	48,301,500	56,777,845
	5. British Columbia			
	Vancouver ¹		Victoria	
	1962	1963	1962	1963
	thousand dollars			
January	1,761,887	1,645,669	206,702	225,340
February	1,297,545	1,451,228	180,727	206,124
March	1,520,165	1,607,218	270,657	265,367
April	1,489,514	1,866,999	368,352	274,307
May	1,636,098	1,925,583	274,687	269,845
June	1,651,273	1,805,914	317,311	276,481
July	1,840,779	1,884,603	359,124	291,069
August	1,682,043	1,810,303	300,267	473,597
September	1,578,068	1,728,295	310,177	287,267
October	1,626,291	1,916,393	317,020	262,339
November	1,812,212	1,934,956	291,464	284,141
December	1,706,506	2,102,748	290,877	273,803
Totals	19,602,381	21,679,909	3,487,365	3,389,680
	Total for 2 centres		Canada — 51 centres	
	1962	1963	1962	1963
	thousand dollars			
January	1,968,589	1,871,009	27,683,123	29,831,995
February	1,478,272	1,657,352	22,901,272	26,113,994
March	1,790,822	1,872,585	26,697,633	28,019,736
April	1,857,866	2,141,306	25,272,947	31,644,184
May	1,910,785	2,195,428	28,205,402	33,249,993
June	1,968,584	2,082,395	28,712,283	31,187,865
July	2,199,903	2,175,672	29,037,757	31,212,776
August	1,982,310	2,283,900	27,747,462	29,066,797
September	1,888,245	2,015,562	24,366,673	28,601,291
October	1,943,311	2,178,732	32,552,085	34,102,737
November	2,103,676	2,219,097	32,112,142	32,957,855
December	1,997,383	2,376,551	30,509,713	35,835,776
Totals	23,089,746	25,069,589	335,798,492	371,824,999

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Account

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
thousand dollars						
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1962						
January	26,571,045	4,518,120	70.57	1,112,078	8,593,683	1.55
February	21,901,150	4,168,182	63.05	1,000,122	8,674,126	1.38
March	25,619,349	4,139,278	74.27	1,078,284	8,778,404	1.47
April	24,171,017	4,263,118	68.04	1,101,930	8,971,784	1.47
May	26,899,428	4,294,729	75.16	1,305,974	9,069,101	1.73
June	27,499,112	4,255,572	77.54	1,213,171	9,045,266	1.61
July	27,816,469	4,219,246	79.11	1,221,288	9,039,697	1.62
August	26,565,754	4,142,054	76.96	1,181,708	9,022,308	1.57
September	23,377,386	4,271,893	65.67	989,287	9,053,513	1.31
October	31,388,834	4,466,457	84.33	1,163,251	9,134,320	1.53
November	30,382,933	4,515,853	80.74	1,729,209	9,025,453	2.30
December	29,322,495	4,763,387	73.87	1,187,218	8,903,433	1.60
1963						
January	28,696,000	4,662,665	73.85	1,135,995	9,028,907	1.51
February	25,073,548	4,256,035	70.70	1,040,446	9,196,374	1.36
March	26,941,183	4,233,059	76.37	1,078,553	9,334,796	1.39
April	30,417,919	4,406,248	82.84	1,226,265	9,485,640	1.55
May	31,829,759	4,515,465	84.59	1,420,234	9,552,143	1.78
June	29,960,044	4,540,667	79.18	1,227,821	9,532,032	1.55
July	29,954,306	4,593,486	78.25	1,258,470	9,591,292	1.57
August	27,872,081	4,514,346	74.09	1,194,716	9,657,557	1.48
September	27,442,396	4,709,836	69.92	1,158,895	9,722,274	1.43
October	32,789,346	4,843,989	81.23	1,313,391	9,852,630	1.60
November	31,247,040	4,681,512	81.09	1,710,815	9,784,324	2.10
December	34,474,026	5,000,111	82.74	1,361,750	9,641,537	1.69

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

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61-201

ANNUAL



Canada Statistics Bureau 38

CHEQUES CASHED IN CLEARING CENTRES
1964



DOMINION BUREAU OF STATISTICS

Business Finance Division

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Published by Authority of
The Minister of Trade and Commerce

June 1965
6602-510

Price: 75 cents

Volume 43

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1964. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page
	7
Definition and Coverage	8 - 10

Charts

1, 2, 3. Canada and Principal Cities, 1940-64	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1940-64	17, 19

Tables

1.	Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1962, 1963 and 1964	12
2.	Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	14
3.	Relative Importance of Individual Clearing House Centres	16
4.	Cheques Cashed against Individual Accounts, by Regions and Centres	18, 20-25
5.	Cheques Cashed by Clearing Centres and Months, during 1963 and 1964	26-32
6.	Cheques Cashed against Current and Savings Accounts	33

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1964. The value of cheques cleared in the fifty-one centres rose to \$430,264 million, a 15.7 per cent increase above the value for 1963. The value of

cheques cleared in Ontario increased by 17.8 per cent, in British Columbia by 17.2 per cent, in Quebec by 16.6 per cent, in the Atlantic Provinces by 12.3 per cent and in the Prairie Provinces by 7.5 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May 1950, clearings in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added,

making a total of 52 centres. New Westminster bank clearings were included with Vancouver in January 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

The Centres

Cheques cashed in the fifty-one clearing centres showed an increase in 1964 as compared with the previous year. Bank clearings in Halifax, the leading centre in the Atlantic Provinces were 8.3 per cent above the figure for 1963. Cheques cleared in Montreal increased by 17.8 per cent and in Toronto by 18.6 per cent. In the Western regions cheques cashed in Winnipeg rose slightly and Vancouver showed an increase of 16.4 per cent.

Almost half of the cheques cleared in Canada are cleared in the Ontario clearing centres. Cheques

cashed in Toronto accounted for nearly 78 per cent of the provincial total for 1964. Cheques cleared in the Prairie Provinces stood at 14 per cent of the Canadian total for 1964. Value of cheques cashed in Winnipeg was 44 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at nearly 7 per cent of the national total for 1964. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 84.51 for 1964 as compared with 77.89 for 1963 and 74.17 for 1962. The annual turnover ratio of savings accounts was 1.68 in comparison with 1.59 for 1963 and 1.60 for 1962.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1963 and 1964 for all 51 centres now included are shown in Table 5.

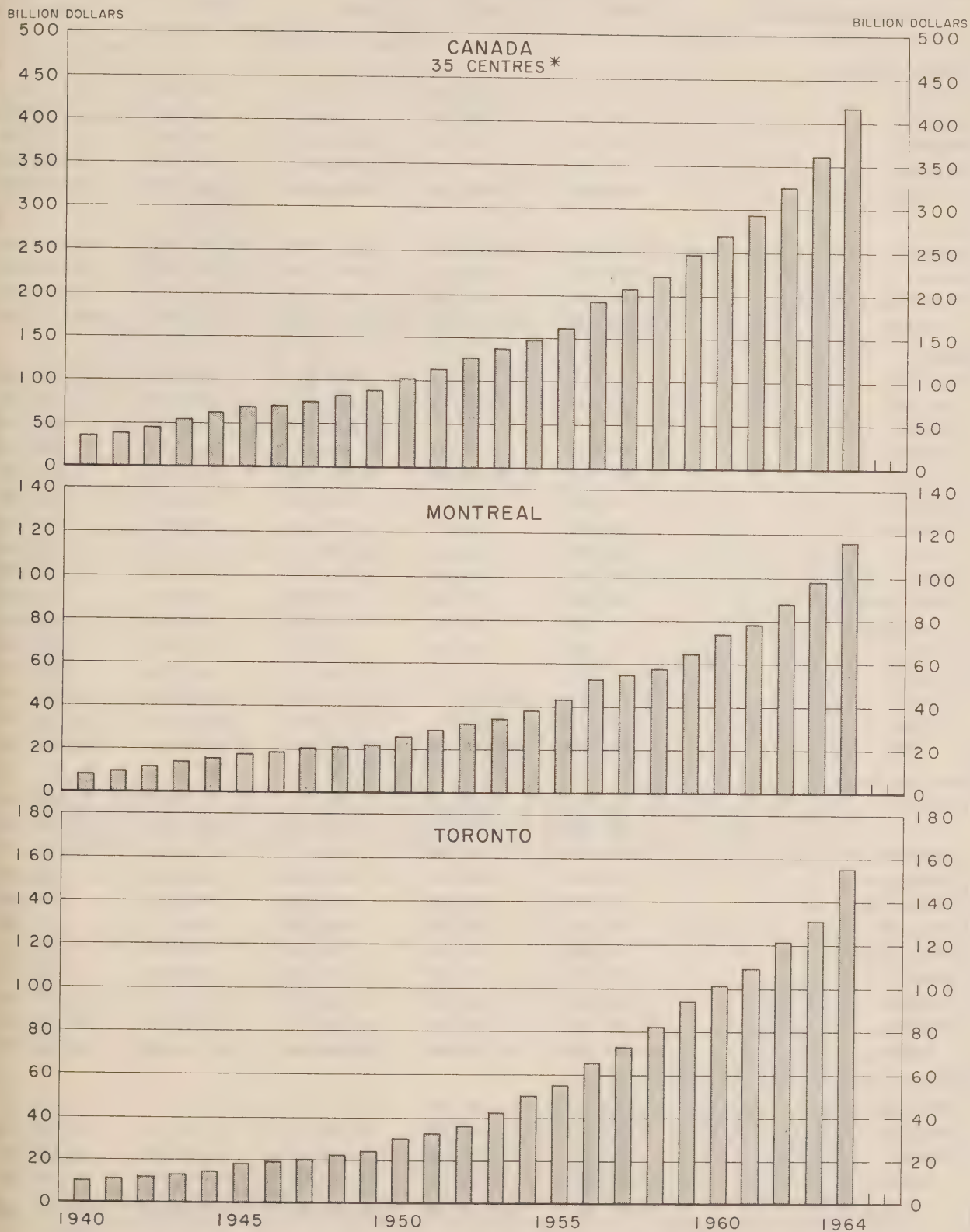
The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

CHART - I

CHEQUES CASHED



*ST. CATHARINES INCLUDED IN 1941, ST. JOHN'S Nfld. IN 1949 AND CORNWALL IN 1950.

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1962, 1963 and 1964

Clearing house centres	1939	1946	1962	1963	1964
	thousands of dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	3,101,706	3,557,104	3,852,641
Moncton	108,892	276,711	771,911	819,463	887,873
Saint John	189,232	456,571	1,352,215	1,508,102	1,706,178
St. John's	—	—	1,283,264	1,521,085	1,854,507
Totals	679,948	1,604,018	6,509,096	7,405,754	8,301,199
Quebec:					
Montreal	8,759,472	18,828,185	88,211,663	98,803,788	116,379,368
Quebec	977,211	1,722,533	8,818,728	9,092,942	9,564,067
Sherbrooke	83,716	198,642	821,273	917,138	1,034,922
Totals	9,820,399	20,749,360	97,851,664	108,813,868	126,978,357
Ontario:					
Brantford	107,113	269,742	791,851	855,872	921,946
Chatham	102,260	185,640	665,473	756,246	868,547
Cornwall	—	—	476,467	519,027	609,142
Fort William	67,033	185,151	500,329	544,409	583,174
Hamilton	644,434	1,460,388	6,709,167	7,429,937	8,570,766
Kingston	72,713	205,647	627,367	709,932	809,636
Kitchener	145,302	363,578	1,580,719	1,796,074	2,006,150
London	385,768	871,611	4,184,759	4,759,177	5,763,605
Ottawa	1,266,268	5,170,462	6,765,125	7,472,755	8,601,107
Peterborough	70,496	197,282	615,616	696,514	850,500
St. Catharines	—	253,814	1,089,736	1,162,836	1,504,844
Sarnia	76,490	244,696	761,867	745,363	760,770
Sudbury	85,813	153,373	792,746	812,918	838,983
Toronto	10,173,867	19,907,027	121,733,430	130,999,231	155,418,798
Windsor	420,933	933,545	2,517,840	2,939,769	3,531,255
Totals	13,618,490	30,401,956	149,812,492	162,200,060	191,639,223
Prairie Provinces:					
Brandon	33,810	104,140	271,465	289,517	328,967
Calgary	661,676	1,602,018	11,415,990	12,291,349	14,070,305
Edmonton	470,280	1,213,184	7,550,912	9,311,561	10,541,712
Lethbridge	56,702	146,971	580,068	616,173	643,859
Medicine Hat	27,707	74,791	295,133	292,610	309,689
Moose Jaw	83,327	185,849	422,339	424,312	441,559
Prince Albert	27,796	104,870	253,269	257,849	275,287
Regina	555,513	977,251	5,326,695	5,727,082	5,926,437
Saskatoon	121,854	349,201	1,265,700	1,361,303	1,551,490
Winnipeg	3,439,565	6,366,405	20,919,929	26,206,089	26,954,757
Totals	5,478,230	11,124,680	48,301,500	56,777,845	61,044,062
British Columbia:					
New Westminster	78,647	226,076	²	²	²
Vancouver	1,587,411	4,354,230	19,602,381	21,679,909	25,239,274
Victoria	354,226	787,288	3,487,365	3,389,680	4,132,804
Totals	2,020,284	5,367,594	23,089,746	25,069,589	29,372,078
CANADA	31,617,351	69,247,608	325,564,498	360,267,116	417,334,919

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

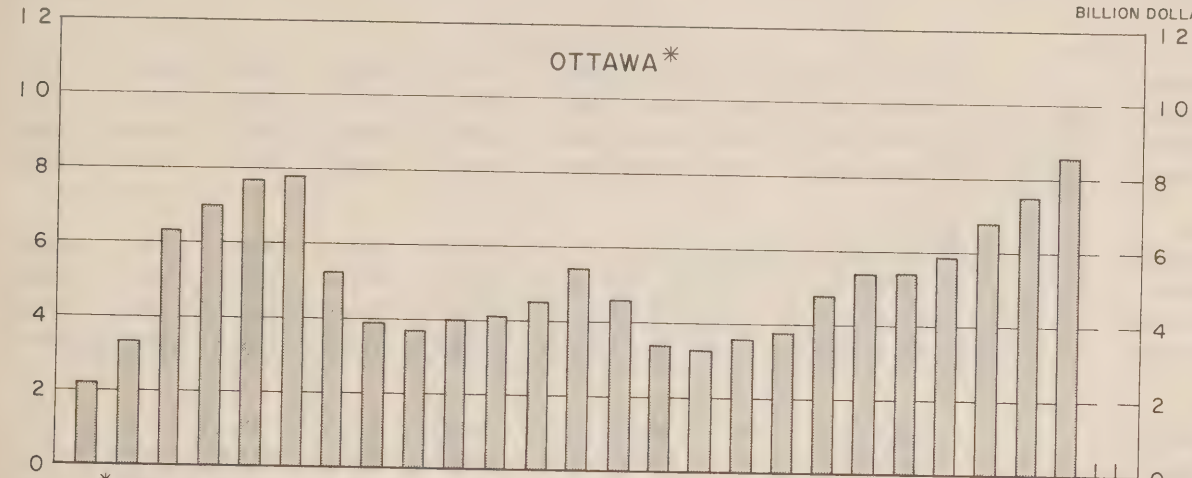
CHART - 2

CHEQUES CASHED

BILLION DOLLARS

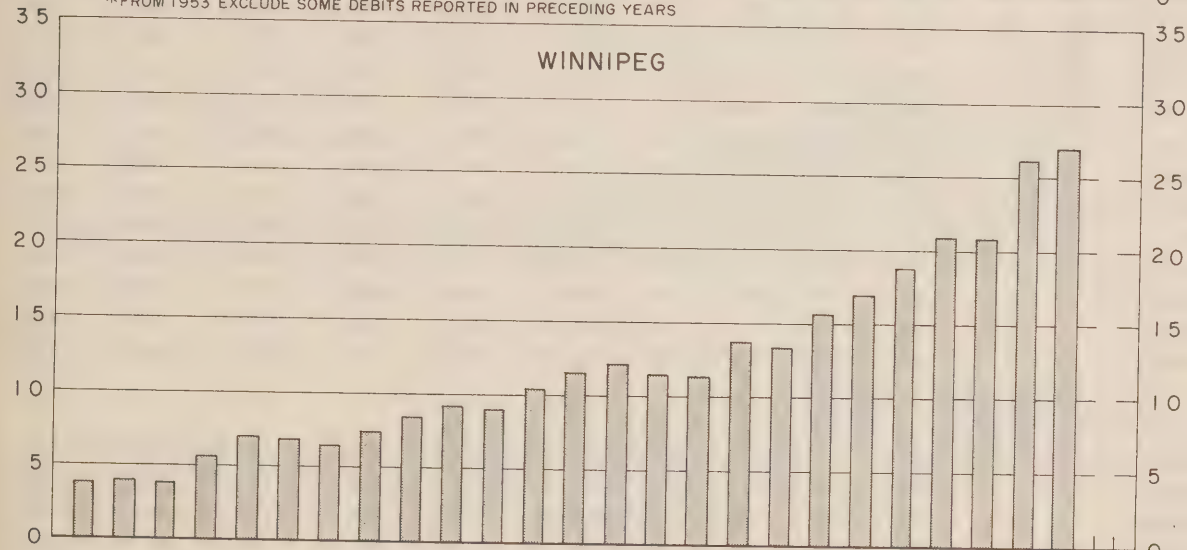
BILLION DOLLARS

OTTAWA*

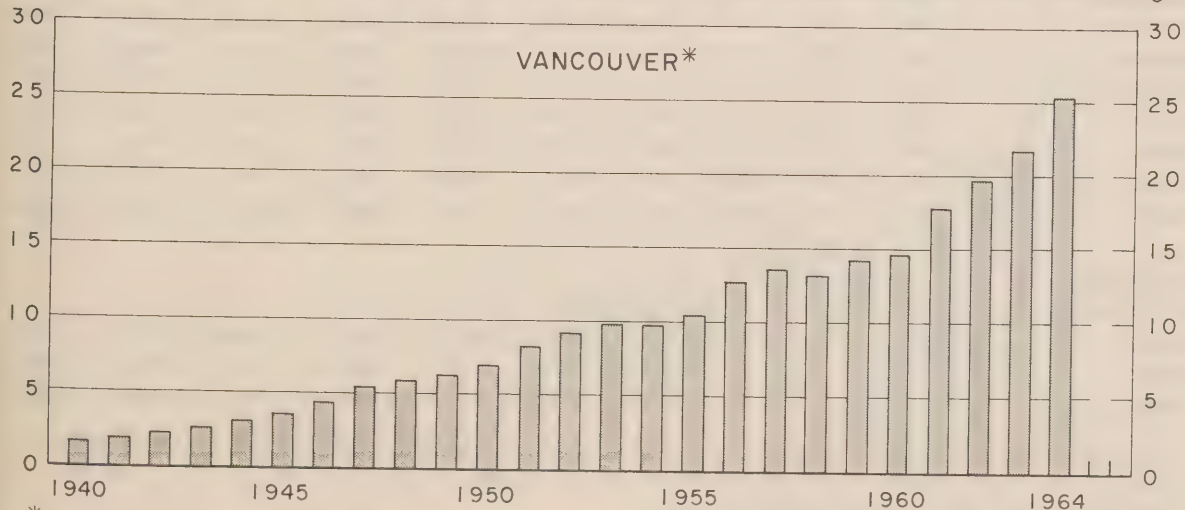


*FROM 1953 EXCLUDE SOME DEBITS REPORTED IN PRECEDING YEARS

WINNIPEG



VANCOUVER*



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1962	1963	1964
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	575.0	814.3	913.2	1,047.3	1,134.3
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	713.8	757.7	821.0
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	704.7	785.9	889.1
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	816.9	919.9	1,007.8
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	979.5	1,097.1	1,292.3
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,007.1	1,038.4	1,092.2
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	980.8	1,095.2	1,235.9
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	981.9	1,091.9	1,274.2
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	723.4	781.8	842.2
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	644.4	732.3	841.0
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	734.4	799.1	856.0
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,073.4	1,188.7	1,371.3
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	881.0	996.9	1,136.9
Kitchener	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,120.8	1,273.5	1,422.5
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,075.2	1,222.7	1,480.8
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	561.9 ¹	620.7 ¹	714.4 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	876.1	991.2	1,210.3
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	1,009.2	987.4	1,007.8
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	935.8	959.6	990.4
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,167.4	1,256.2	1,490.4
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	571.9	667.7	802.0
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	1,073.5	1,162.3	1,372.4
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	697.3	819.1	826.5	881.4	1,001.5
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	1,754.5	1,889.0	2,162.4
Edmonton	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	1,754.9	2,164.1	2,450.0
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,013.6	1,076.7	1,125.1
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,048.2	1,039.2	1,099.9
Moose Jaw	141.4	187.2	71.0	121.5	247.0	571.7	552.4	615.6	618.5	643.6
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	982.0	999.8	1,067.4
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,049.5	1,128.4	1,167.7
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,101.9	1,185.1	1,350.7
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	787.5	986.5	1,014.7
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,056.4	1,241.8	1,335.1
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	²	²	²	²
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	1,210.0	1,338.2	1,557.9
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,100.2	1,069.4	1,303.9
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	1,192.0	1,294.2	1,516.3
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,043.6	1,154.6	1,336.7

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

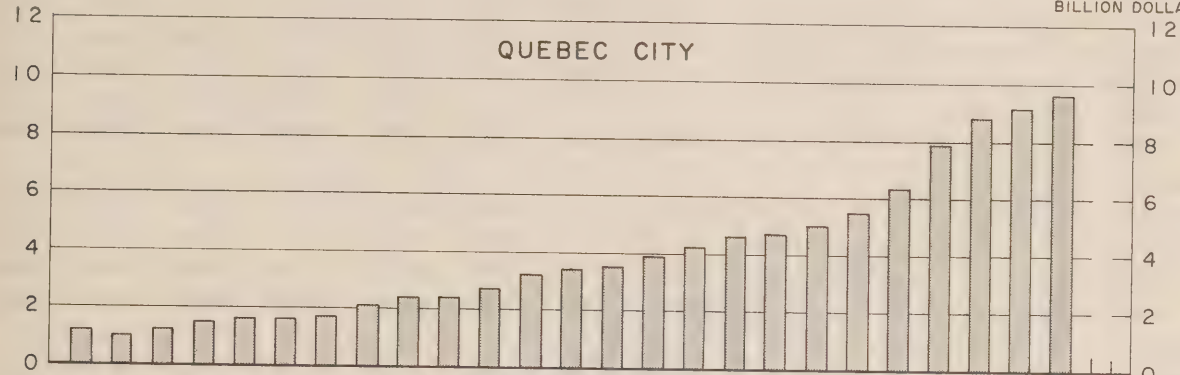
CHART - 3

CHEQUES CASHED

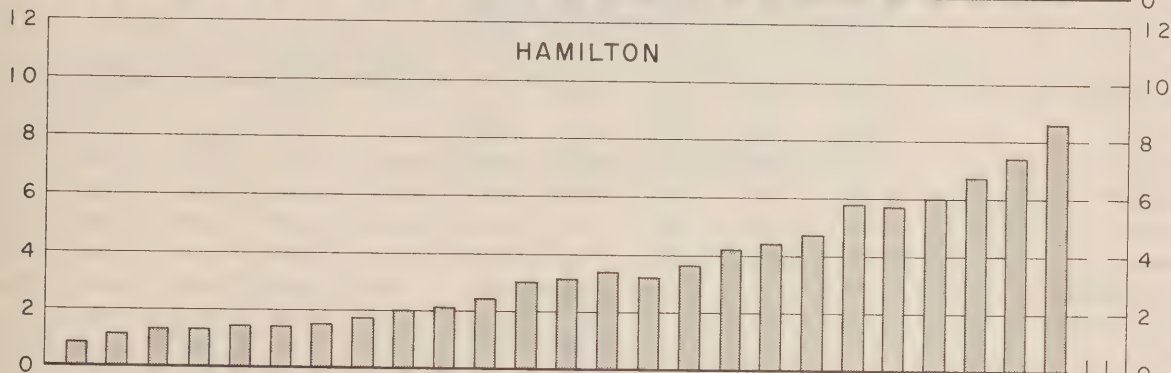
BILLION DOLLARS

BILLION DOLLARS

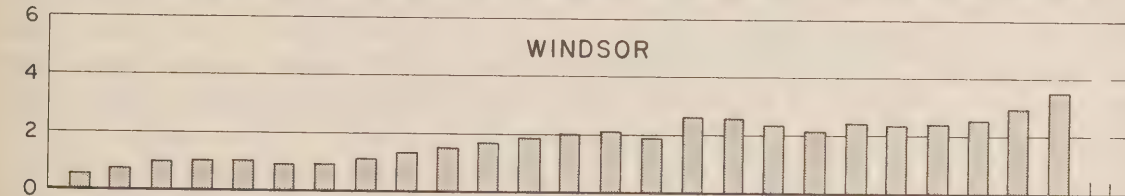
QUEBEC CITY



HAMILTON



WINDSOR



CALGARY

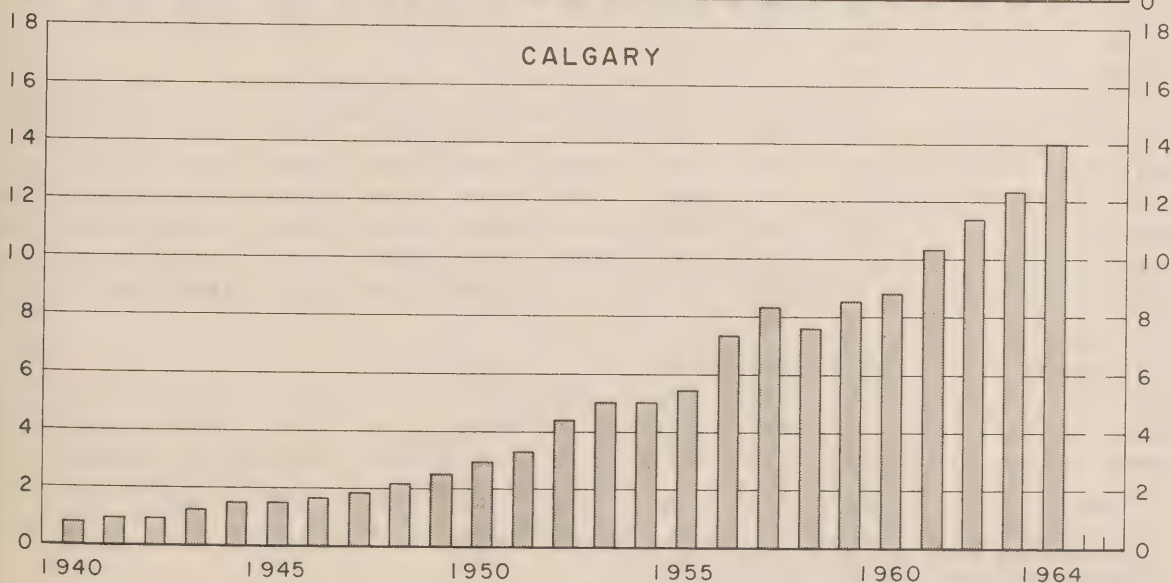


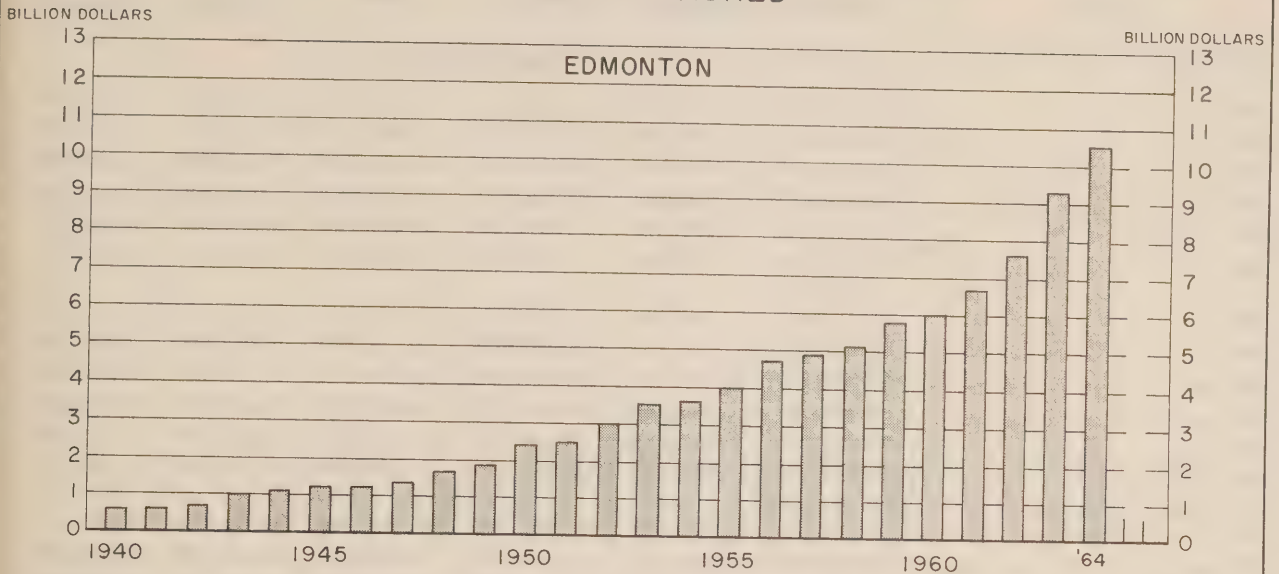
TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1962	1963	1964
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.95	0.98	0.92
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.24	0.23	0.21
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.42	0.42	0.41
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.39	0.42	0.45
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.00	2.05	1.99
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.09	27.43	27.89
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.71	2.52	2.29
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.25
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	30.05	30.20	30.43
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.24	0.22
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.21	0.21
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.15	0.14	0.15
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.15	0.15	0.14
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.06	2.06	2.05
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.19	0.20	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.49	0.50	0.48
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.29	1.32	1.38
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	2.08 ³	2.07 ³	2.06 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.19	0.21
St. Catharines	—	—	—	— ⁴	0.41	0.36	0.33	0.34	0.33	0.36
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.23	0.21	0.18
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.24	0.23	0.20
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.39	36.36	37.24
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.77	0.82	0.85
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	46.02	45.03	45.92
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.08	0.08
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.51	3.41	3.37
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.32	2.58	2.53
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.18	0.17	0.15
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.09	0.08	0.07
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.13	0.12	0.11
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.08	0.07	0.07
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.64	1.59	1.42
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.39	0.38	0.37
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.42	7.28	6.46
Totals	20.27 ⁵	16.98 ⁵	21.39	17.33	18.93	15.59	15.50	14.84	15.76	14.63
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	⁶	⁶	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.02	6.02	6.04
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.07	0.94	0.99
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.09	6.96	7.03
CANADA	100	100	100	100	100	100	100	100	100	100

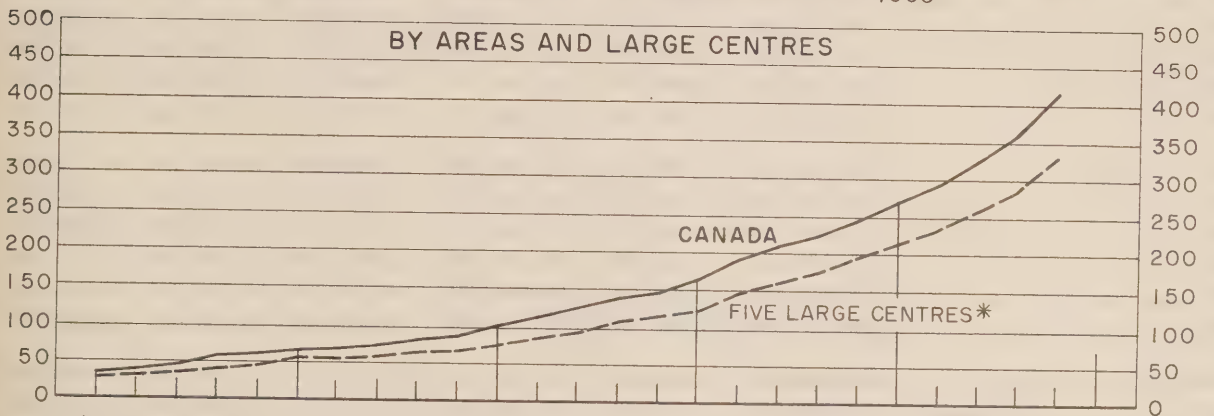
¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

CHART-4

CHEQUES CASHED



BY AREAS AND LARGE CENTRES



*MONTREAL, OTTAWA, TORONTO, WINNIPEG, VANCOUVER.

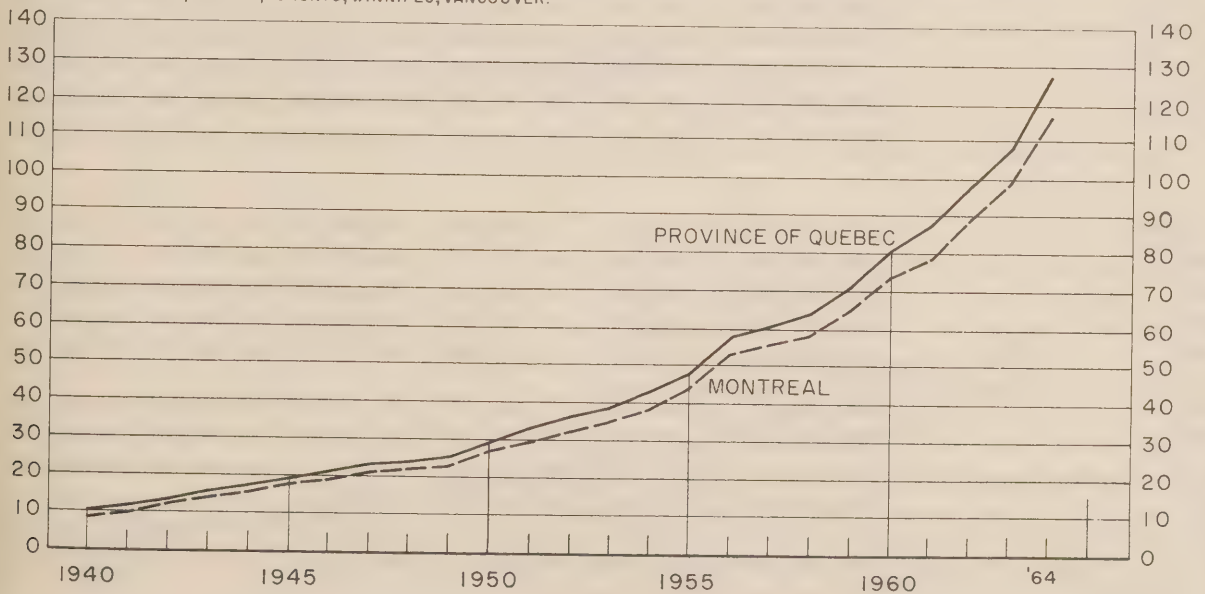


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939	31,617,351	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1942	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ⁸	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078

See footnotes at end of table.

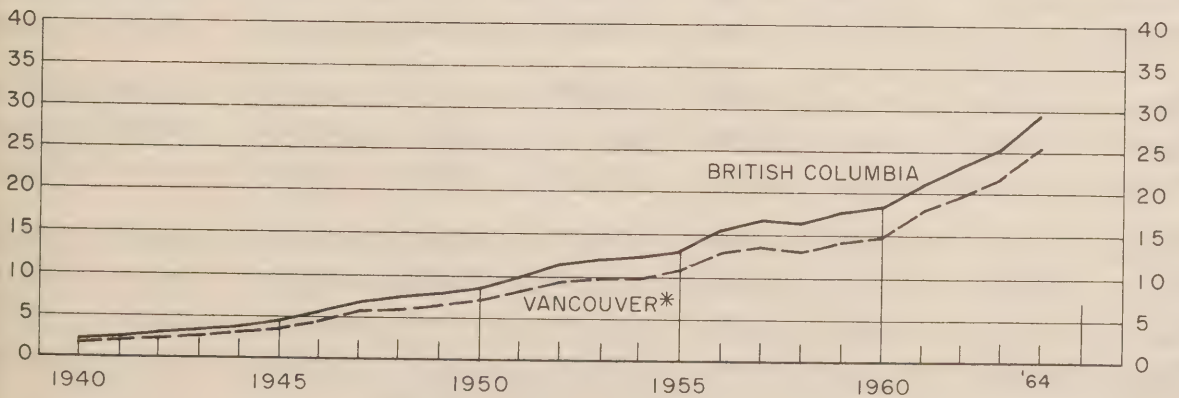
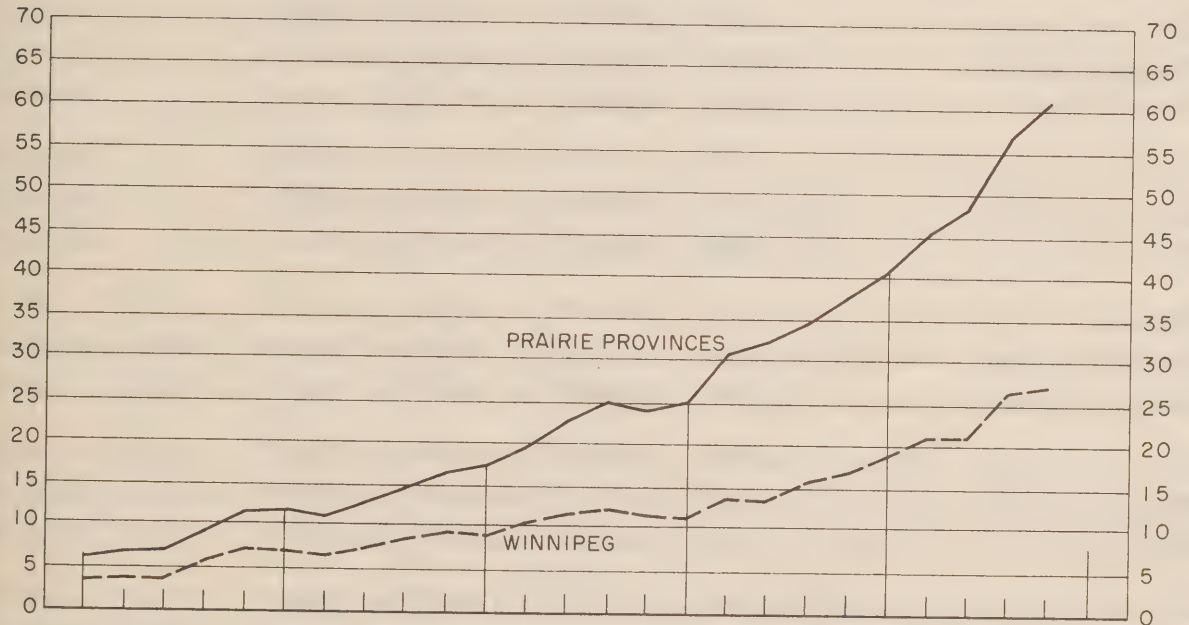
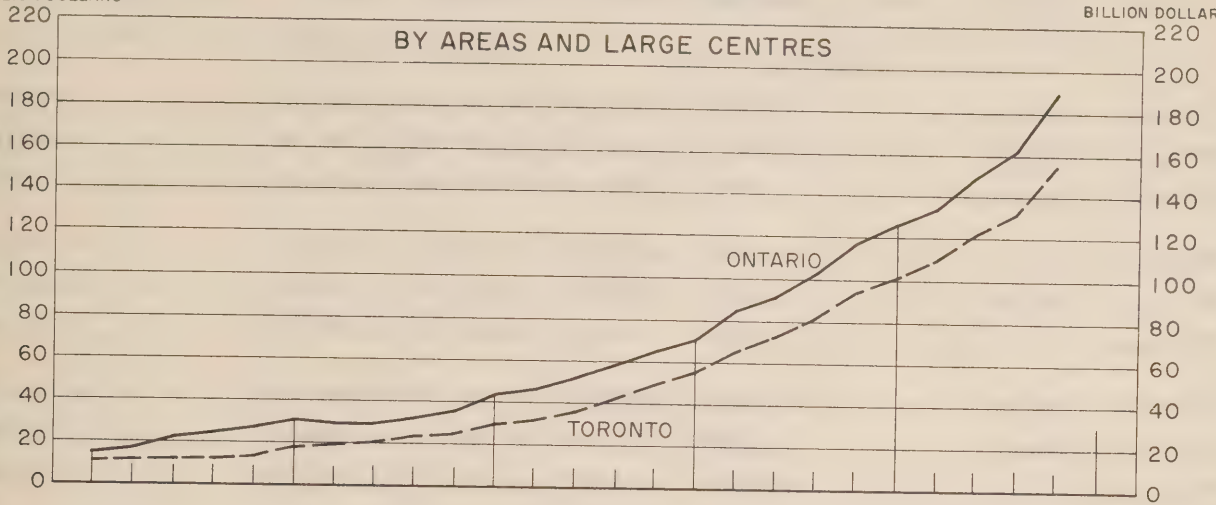
CHART-5

CHEQUES CASHED

BY AREAS AND LARGE CENTRES

BILLION DOLLARS

BILLION DOLLARS



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1939	102.2	391,824	108,892	189,232	—	8,759,472
1940	111.4	466,408	131,876	226,206	—	8,714,457
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1939	977,211	83,716	107,113	102,260	—	67,033	644,434
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1939	72,713	145,302	385,768	1,266,268	70,496	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹¹	850,500	1,504,844

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
	thousands of dollars					
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1939	76,490	85,813	10,173,867	420,933	33,810	661,676
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1939	470,280	56,702	27,707	83,327	27,796	555,513
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1926	146, 930	3, 877, 248	49, 982	77, 072	1, 553, 256	329, 505
1929	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1937	121, 375	2, 988, 695	—	74, 751	1, 692, 514	330, 844
1938	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940	140, 267	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944	264, 084	6, 986, 367	—	175, 523	3, 059, 155	500, 944
1945	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947	394, 915	7, 381, 392	—	289, 113	5, 321, 162	929, 641
1948	442, 603	8, 375, 791	—	326, 958	5, 765, 371	951, 291
1949	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 710
1950	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952	637, 830	11, 508, 239	—	491, 737	9, 193, 882	1, 425, 392
1953	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 171
1954	701, 960	11, 416, 902	—	608, 577	9, 752, 576	1, 595, 172
1955	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957	849, 665	13, 418, 517	—	742, 205	13, 523, 017	2, 356, 084
1958	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
1959	1, 085, 023	16, 910, 586	—	925, 926	14, 230, 065	2, 470, 926
1960	1, 101, 592	18, 825, 822	—	863, 876	14, 653, 833	2, 500, 900
1961	1, 170, 588	20, 861, 681	—	¹²	17, 766, 910	2, 666, 645
1962	1, 265, 700	20, 919, 929	—	—	19, 602, 381	3, 487, 365
1963	1, 361, 303	26, 206, 089	—	—	21, 679, 909	3, 389, 680
1964	1, 551, 490	26, 954, 757	—	—	25, 239, 274	4, 132, 804

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	28,382	41,073	51,817	56,999	5,871	6,321
February	19,068	32,980	41,838	55,696	5,163	5,700
March	20,160	29,451	49,397	54,697	5,644	5,834
April	29,140	39,824	53,977	58,912	6,030	6,452
May	31,152	35,965	50,879	59,385	6,499	7,323
June	33,541	44,855	58,768	71,553	6,166	7,145
July	41,816	38,596	63,444	74,402	6,386	6,700
August	28,264	35,497	63,659	69,873	5,790	6,099
September	30,211	35,087	61,412	68,739	5,956	6,570
October	40,187	27,299	60,265	65,873	6,576	7,060
November	39,183	37,925	68,374	70,746	6,533	6,920
December	38,002	41,741	54,666	77,464	6,428	7,210
Totals	379,106	440,293	678,496	784,339	73,042	79,334
	Halifax		Moncton		Saint John	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	283,269	320,807	69,513	66,097	122,327	135,769
February	299,987	260,592	62,994	62,345	110,837	113,004
March	262,693	361,715	62,292	69,394	126,137	133,450
April	326,921	343,840	65,360	77,263	117,880	153,891
May	345,691	349,065	72,164	76,427	117,228	151,667
June	284,002	308,829	68,112	79,216	126,762	147,062
July	287,729	303,847	71,800	64,602	147,550	144,443
August	272,448	267,783	64,570	72,078	120,375	142,905
September	271,336	306,871	69,560	87,343	109,889	139,858
October	289,574	323,783	70,024	80,552	136,196	152,404
November	347,384	335,889	71,092	77,171	132,453	138,966
December	286,070	369,620	71,982	75,385	140,468	152,759
Totals	3,557,104	3,852,641	819,463	887,873	1,508,102	1,706,178
	St. John's		Sydney		Total for 8 centres	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	97,400	154,419	36,457	40,614	695,036	822,099
February	106,600	133,393	31,737	34,136	678,224	697,846
March	114,635	130,687	33,742	40,873	674,700	826,101
April	112,885	150,024	37,164	39,856	749,357	870,062
May	120,875	134,912	49,872	46,041	794,360	860,785
June	107,730	157,441	38,686	43,573	723,767	859,674
July	124,458	197,817	37,970	44,894	781,153	875,301
August	148,137	137,392	38,462	38,367	741,705	769,994
September	135,033	145,174	38,814	42,361	722,211	832,003
October	151,095	166,273	39,550	42,592	793,467	865,836
November	140,691	169,357	39,351	43,433	845,061	880,407
December	161,546	177,618	45,135	44,595	804,297	946,392
Totals	1,521,085	1,854,507	466,940	501,335	9,003,338	10,106,500

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	34,427	37,850	27,379	27,392	27,253	28,902
February	32,346	36,965	21,451	32,129	22,830	26,989
March	34,001	38,329	17,109	28,532	23,709	27,202
April	38,108	45,488	28,123	31,716	26,529	32,072
May	36,724	42,077	29,935	33,497	29,270	34,445
June	35,905	48,907	26,788	33,098	28,010	37,046
July	37,063	44,836	32,901	35,208	32,185	37,082
August	36,145	43,433	28,612	32,155	30,440	33,079
September	32,994	46,723	30,273	35,767	29,287	34,355
October	36,539	51,018	32,983	36,600	34,613	35,942
November	39,217	49,767	30,819	30,950	30,660	35,204
December	41,865	54,607	31,747	40,634	29,147	40,289
Totals	435,334	540,000	338,120	397,678	343,933	402,607
	Montreal		Quebec City		St. Hyacinthe	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	7,700,953	8,994,908	808,762	695,355	39,920	43,908
February	6,979,538	8,304,516	662,480	728,340	34,881	42,245
March	7,077,987	8,396,909	710,073	676,153	39,030	42,974
April	8,322,786	9,600,631	822,516	754,464	41,097	48,668
May	9,438,627	9,950,827	926,672	809,855	46,119	47,998
June	8,287,785	10,233,708	675,900	881,130	41,230	51,774
July	8,124,189	10,331,353	760,469	840,495	46,465	52,717
August	7,820,638	8,255,684	733,598	798,365	45,562	44,612
September	7,527,822	9,022,701	661,984	869,203	41,862	48,420
October	9,209,906	10,970,936	809,194	776,145	52,030	54,067
November	8,737,100	9,981,164	771,157	777,819	48,130	54,173
December	9,576,457	12,336,031	750,137	956,743	46,499	60,158
Totals	98,803,788	116,379,368	9,092,942	9,564,067	522,825	591,714
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	19,249	17,986	71,552	79,561	63,598	62,850
February	15,262	16,814	62,372	68,380	52,186	57,969
March	16,400	18,159	68,390	75,552	54,936	54,724
April	17,783	19,856	79,322	80,446	64,222	63,867
May	21,109	20,015	79,940	88,053	68,674	71,725
June	17,839	22,793	72,878	88,214	63,035	80,001
July	21,582	21,043	80,453	90,811	72,008	70,159
August	17,575	22,180	75,426	83,530	60,088	64,214
September	18,376	22,371	75,207	89,373	61,314	68,799
October	20,106	24,110	90,529	95,005	68,015	73,764
November	20,259	25,357	78,616	90,472	69,823	76,147
December	22,014	24,812	82,453	105,525	72,228	74,270
Totals	227,554	255,496	917,138	1,034,922	770,127	818,489

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1963	1964	1963	1964		
	thousands of dollars					
January	14,288	15,783	8,807,381	10,004,495		
February	13,534	13,659	7,896,880	9,328,006		
March	13,682	15,371	8,055,317	9,373,905		
April	14,606	15,797	9,455,092	10,693,005		
May	16,979	18,030	10,694,049	11,116,522		
June	14,142	18,469	9,263,512	11,495,140		
July	14,775	18,416	9,222,090	11,542,120		
August	14,744	16,314	8,862,828	9,393,566		
September	13,885	15,264	8,493,004	10,252,976		
October	17,306	17,393	10,371,221	12,134,980		
November	18,129	18,996	9,843,910	11,140,049		
December	17,916	18,842	10,670,463	13,711,911		
Totals	183,986	202,334	111,635,747	130,186,675		
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	79,267	70,869	51,708	69,059	39,388	60,647
February	56,664	70,702	56,339	62,878	34,912	41,338
March	61,586	66,423	62,909	63,672	35,894	41,628
April	64,459	72,232	65,081	76,284	47,005	44,040
May	77,989	80,464	60,674	60,023	43,142	48,570
June	73,091	79,050	50,851	69,024	43,474	51,457
July	75,679	84,133	64,269	70,910	49,186	51,579
August	67,870	75,516	68,858	67,348	42,959	46,287
September	68,372	75,492	52,099	63,106	42,142	50,057
October	77,353	83,078	66,644	68,500	45,731	53,016
November	77,254	79,462	80,228	97,216	46,968	56,781
December	76,288	84,525	76,586	100,527	48,226	63,742
Totals	855,872	921,946	756,246	868,547	519,027	609,142
	Fort William		Guelph		Hamilton	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	41,503	47,278	48,527	49,901	576,610	659,387
February	34,217	36,963	38,829	41,975	528,723	647,324
March	37,959	41,254	42,805	46,220	571,835	639,669
April	39,155	46,491	47,523	52,980	603,613	687,213
May	45,577	51,334	54,366	51,473	662,282	770,130
June	49,678	51,075	45,508	54,300	621,247	721,065
July	51,112	51,967	47,905	53,865	656,632	774,262
August	45,430	48,655	46,863	47,213	621,258	596,403
September	50,443	47,503	47,225	55,051	585,112	738,056
October	49,260	51,842	50,081	62,543	675,702	759,559
November	47,044	50,713	55,249	58,808	692,580	761,573
December	53,031	58,099	55,479	63,235	634,343	816,125
Totals	544,409	583,174	580,360	637,564	7,429,937	8,570,766

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1963 and 1964 — Continued

	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	58,637	63,758	152,417	162,830	375,950	450,811
February	48,683	55,964	124,951	146,596	321,251	392,133
March	51,268	57,496	129,131	159,826	332,293	423,310
April	55,337	66,117	137,845	152,119	384,284	473,997
May	66,655	73,671	170,746	157,544	443,130	462,698
June	58,322	72,776	149,833	169,293	409,674	551,260
July	61,159	73,951	149,353	171,216	427,927	533,172
August	58,980	58,664	135,308	159,011	368,097	439,909
September	57,675	71,878	145,961	172,194	394,599	474,016
October	62,320	70,118	165,943	181,780	427,676	502,763
November	67,225	69,706	167,134	168,859	426,704	510,213
December	63,671	75,537	167,452	204,882	447,592	549,323
Totals	709,932	809,636	1,796,074	2,006,150	4,759,177	5,763,605
	Niagara Falls		Oshawa		Ottawa	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	53,479	58,289	357,851	505,933	630,657	690,063
February	44,452	43,114	332,835	388,774	584,832	656,800
March	50,757	49,960	320,704	457,774	572,031	660,542
April	51,968	54,631	376,632	477,532	601,324	736,107
May	51,576	57,474	413,885	413,340	723,987	700,756
June	49,622	60,088	411,220	473,026	632,192	727,345
July	60,165	71,427	409,773	485,643	662,546	738,873
August	47,632	55,937	294,919	279,008	563,320	643,214
September	46,505	53,333	190,436	316,548	587,171	800,055
October	53,135	57,897	324,450	340,164	650,750	755,460
November	53,570	65,518	391,078	293,642	597,431	699,580
December	51,707	58,993	450,029	387,608	666,514	792,312
Totals	614,568	686,661	4,273,812	4,818,992	7,472,755	8,601,107
	Peterborough			Port Arthur		
	1963	1964	1963	1964		
	thousands of dollars					
January	52,827	68,037	32,741	36,250		
February	45,273	56,203	28,804	33,160		
March	46,825	62,353	29,155	34,153		
April	52,157	74,599	34,535	37,955		
May	61,303	65,477	41,041	38,536		
June	57,556	76,677	34,306	42,822		
July	66,763	72,282	41,529	43,242		
August	60,882	66,040	38,725	34,574		
September	59,104	71,980	35,523	45,626		
October	62,953	75,445	39,698	42,107		
November	65,544	78,591	40,784	44,036		
December	65,327	82,816	42,702	47,581		
Totals	696,514	850,500	439,543	480,042		

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	3. Province of Ontario—Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	94,942	116,251	58,891	62,536	74,272	84,127
February	83,406	117,257	51,512	53,266	64,244	73,993
March	88,397	126,646	54,753	54,630	77,313	81,873
April	91,239	122,465	72,007	62,071	84,896	78,660
May	102,445	125,537	68,649	62,055	102,028	82,413
June	100,993	130,867	64,453	67,349	82,497	93,743
July	100,943	141,604	65,398	71,081	91,448	117,986
August	84,848	101,640	57,712	60,226	82,972	73,891
September	91,073	123,933	47,305	61,031	76,688	77,975
October	102,745	128,686	77,276	67,065	79,733	80,356
November	104,841	124,014	60,942	64,997	83,088	83,469
December	116,964	145,944	66,465	74,463	94,604	90,574
Totals	1,162,836	1,504,844	745,363	760,770	993,783	1,019,060
	Sudbury		Timmins		Toronto	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	69,969	69,477	19,149	19,065	10,550,917	12,953,470
February	59,426	60,710	16,550	17,170	9,599,688	11,036,132
March	61,879	63,084	17,802	19,127	10,332,952	11,452,972
April	63,909	68,828	18,651	23,451	11,384,947	12,401,569
May	76,141	71,622	21,712	25,101	11,420,911	12,748,934
June	64,846	74,261	20,384	26,102	11,343,224	12,868,633
July	71,561	75,824	21,731	23,927	10,560,469	13,336,164
August	66,735	65,333	19,101	21,973	9,740,472	10,996,778
September	65,832	70,675	19,702	23,884	9,912,681	11,575,845
October	72,839	70,729	20,657	22,561	11,700,179	14,535,890
November	69,977	71,026	20,619	23,534	11,407,620	13,735,567
December	69,804	77,414	20,296	26,805	13,045,171	17,776,844
Totals	812,918	838,983	236,354	272,700	130,999,231	155,418,798
	Windsor		Total for 21 centres			
	1963	1964	1963	1964		
	thousands of dollars					
January	226,357	277,462	13,646,059	16,575,500		
February	214,142	259,679	12,369,733	14,292,131		
March	197,762	243,764	13,176,010	14,846,376		
April	254,719	299,545	14,531,286	16,108,886		
May	256,248	307,773	14,964,487	16,454,925		
June	222,300	299,913	14,585,271	16,760,126		
July	255,700	304,240	13,991,248	17,347,348		
August	201,781	245,697	12,714,722	14,183,317		
September	238,951	264,591	12,814,599	15,232,829		
October	316,904	320,546	15,122,029	18,330,105		
November	274,906	331,356	14,830,786	17,468,661		
December	279,999	376,689	16,592,250	21,954,038		
Totals	2,939,769	3,531,255	169,338,480	199,554,242		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	21,881	24,773	1,002,576	1,143,193	672,551	781,739
February	17,877	21,306	825,220	975,099	622,723	671,950
March	20,250	25,083	1,018,500	1,042,360	629,548	731,196
April	25,507	26,671	1,023,876	1,247,869	905,304	1,009,157
May	25,148	26,395	1,033,653	1,050,695	693,102	777,808
June	24,025	30,296	1,019,245	1,336,349	793,548	1,057,014
July	25,043	27,410	1,137,570	1,243,031	935,432	1,021,779
August	22,151	25,347	964,925	1,081,850	718,867	667,708
September	23,752	27,915	926,549	1,110,658	768,373	799,530
October	27,758	30,228	1,094,220	1,316,736	832,251	986,597
November	27,768	30,606	1,089,179	1,168,684	860,557	914,973
December	28,357	32,937	1,155,836	1,353,781	879,305	1,122,261
Totals	289,517	328,967	12,291,349	14,070,305	9,311,561	10,541,712
	Lethbridge		Medicine Hat		Moose Jaw	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	47,337	50,091	23,290	29,542	40,815	34,635
February	40,788	44,968	19,217	20,264	25,809	32,350
March	42,891	49,444	22,131	25,504	26,873	37,719
April	47,990	55,948	27,731	27,648	36,772	38,652
May	51,550	50,106	26,436	26,320	33,706	32,931
June	50,513	56,346	22,670	28,071	34,369	35,745
July	49,582	51,869	22,112	23,787	36,018	34,392
August	50,971	52,365	22,323	21,236	37,718	34,663
September	49,460	52,380	23,465	23,078	32,551	35,232
October	57,795	54,854	25,075	25,644	37,362	37,089
November	70,496	65,607	30,307	29,642	39,382	43,281
December	56,800	59,881	27,853	28,953	42,937	44,870
Totals	616,173	643,859	292,610	309,689	424,312	441,559
	Prince Albert		Regina		Saskatoon	
	1963	1964	1963	1964	1963	1964
	thousands of dollars					
January	20,581	22,983	536,942	595,383	98,273	115,845
February	17,630	20,172	419,061	439,388	89,031	108,191
March	18,942	21,679	423,846	462,719	91,303	125,257
April	21,603	23,764	510,220	519,062	122,170	133,435
May	22,061	23,318	447,314	448,276	117,463	122,194
June	20,916	24,650	466,999	554,498	107,069	139,439
July	21,723	23,194	499,617	578,260	120,652	126,558
August	22,345	22,546	478,338	443,588	122,137	132,524
September	21,140	24,009	457,299	473,601	120,252	130,213
October	25,668	21,120	530,487	479,469	121,998	132,803
November	23,320	23,101	460,859	446,384	127,844	142,229
December	21,920	24,751	496,100	485,809	123,111	142,802
Totals	257,849	275,287	5,727,082	5,926,437	1,361,303	1,551,490

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1963	1964	1963	1964
	thousands of dollars			
January	2,348,264	1,997,773	4,812,510	4,795,957
February	1,434,449	1,879,704	3,511,805	4,213,392
March	1,946,840	2,094,631	4,241,124	4,615,592
April	2,045,970	2,105,858	4,767,143	5,188,064
May	2,151,236	2,137,465	4,601,669	4,695,508
June	1,993,566	2,450,463	4,532,920	5,712,871
July	2,194,864	2,489,318	5,042,613	5,619,598
August	2,023,867	2,116,579	4,463,642	4,598,406
September	2,133,074	2,281,911	4,555,915	4,958,527
October	2,884,674	2,603,273	5,637,288	5,687,813
November	2,489,289	2,192,077	5,219,001	5,056,584
December	2,559,996	2,605,705	5,392,215	5,901,750
Totals	26,206,089	26,954,757	56,777,845	61,044,062
	British Columbia			
	Vancouver ¹		Victoria	
	1963	1964	1963	1964
	thousands of dollars			
January	1,645,669	1,933,905	225,340	248,656
February	1,451,228	1,733,575	206,124	219,331
March	1,607,218	1,867,958	265,367	266,371
April	1,866,999	2,125,289	274,307	291,750
May	1,925,583	2,049,092	269,845	275,425
June	1,805,914	2,194,454	276,481	264,605
July	1,884,603	2,173,905	291,069	301,502
August	1,810,303	2,020,803	473,597	416,660
September	1,728,295	2,098,781	287,267	939,642
October	1,916,393	2,214,593	262,339	274,954
November	1,934,956	2,223,242	284,141	319,229
December	2,102,748	2,603,677	273,803	314,679
Totals	21,679,909	25,239,274	3,389,680	4,132,804
	Total for 2 centres		Canada — 51 centres	
	1963	1964	1963	1964
	thousands of dollars			
January	1,871,009	2,182,561	29,831,995	34,380,612
February	1,657,352	1,952,906	26,113,994	30,484,281
March	1,872,585	2,134,329	28,019,736	31,796,303
April	2,141,306	2,417,039	31,644,184	35,277,056
May	2,195,428	2,324,517	33,249,993	35,452,257
June	2,082,395	2,459,059	31,187,865	37,286,870
July	2,175,672	2,475,407	31,212,776	37,859,774
August	2,283,900	2,437,463	29,066,797	31,382,746
September	2,015,562	3,038,423	28,601,291	34,314,758
October	2,178,732	2,489,547	34,102,737	39,508,281
November	2,219,097	2,542,471	32,957,855	37,088,172
December	2,376,551	2,918,356	35,835,776	45,432,447
Totals	25,069,589	29,372,078	371,824,999	430,263,557

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars		per cent	thousands of dollars		per cent
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1963						
January	28,696,000	4,662,665	73.85	1,135,995	9,028,907	1.51
February	25,073,548	4,256,035	70.70	1,040,446	9,196,374	1.36
March	26,941,183	4,233,059	76.37	1,078,553	9,334,796	1.39
April	30,417,919	4,406,248	82.84	1,226,265	9,485,640	1.55
May	31,829,759	4,515,465	84.59	1,420,234	9,552,143	1.78
June	29,960,044	4,540,667	79.18	1,227,821	9,532,032	1.55
July	29,954,306	4,593,486	78.25	1,258,470	9,591,292	1.57
August	27,872,081	4,514,346	74.09	1,194,716	9,657,557	1.48
September	27,442,396	4,709,836	69.92	1,158,895	9,722,274	1.43
October	32,789,346	4,843,989	81.23	1,313,391	9,852,630	1.60
November	31,247,040	4,681,512	81.09	1,710,815	9,784,324	2.10
December	34,474,026	5,000,111	82.74	1,361,750	9,641,537	1.69
1964						
January	33,038,049	4,906,224	80.81	1,342,563	9,685,806	1.66
February	29,294,674	4,483,451	78.41	1,189,607	9,783,545	1.46
March	30,536,946	4,740,243	77.30	1,259,357	9,906,669	1.53
April	33,917,795	4,864,263	83.67	1,359,261	10,056,784	1.62
May	33,916,095	4,730,403	86.04	1,536,162	10,101,039	1.82
June	35,750,403	4,844,194	88.56	1,536,467	10,126,251	1.82
July	36,446,135	4,858,167	90.02	1,413,639	10,207,283	1.66
August	30,106,342	4,798,628	75.29	1,276,404	10,258,039	1.49
September	32,987,684	4,957,839	79.84	1,327,074	10,386,326	1.53
October	38,055,944	5,016,498	91.03	1,452,337	10,561,287	1.65
November	35,344,713	5,143,831	82.46	1,743,459	10,493,018	1.99
December	43,835,267	5,336,057	98.58	1,597,180	10,397,260	1.84

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

(CATALOGUE No.

61-201

ANNUAL)



Canada. Statistics, Bureau of

CHEQUES CASHED IN CLEARING CENTRES

1965

(DOMINION BUREAU OF STATISTICS)

Business Finance Division

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CHEQUES CASHED IN CLEARING CENTRES
1965

Published by Authority of
The Minister of Trade and Commerce

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1965. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page 7
Definition and Coverage	8 - 10

Charts

1, 2, 3. Canada and Principal Cities, 1940-65	11, 13, 15
4, 5. Canada, Economic Areas and Large Centres, 1940-65	17, 19

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1963, 1964 and 1965	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	14
3. Relative Importance of Individual Clearing House Centres	16
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 20-25
5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965	26-32
6. Cheques Cashed against Current and Savings Accounts	33

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached a new record high during 1965. The value of cheques cleared in the fifty-one centres rose to \$491,028 million, a 14.1 per cent increase above the value for 1964. The value of

cheques cleared in the Atlantic Provinces increased by 17.3 per cent, followed by Ontario with 14.8 per cent, British Columbia with 14.6 per cent, Quebec with 13.8 per cent and the Prairie Provinces with 11.9 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial bank. In May 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May 1950, clearings in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added, making a total of 52

centres. New Westminster bank clearings were included with Vancouver in January 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

The Centres

Fifty of the fifty-one centres showed a higher value of cheques cleared in 1965 as compared with 1964. Bank clearings in Halifax, the leading centre in the Atlantic Provinces were 20.7 per cent above the figure for 1964. Cheques cleared in Montreal increased by 14.1 per cent and in Toronto by 14.9 per cent. In the Western regions, cheques cashed in Winnipeg rose by 13.5 per cent and in Vancouver by 16.2 per cent.

Almost half of the cheques cleared in Canada are cleared in the Ontario clearing centres. Cheques

cashed in Toronto accounted for nearly 78 per cent of the provincial total. Cheques cleared in Quebec stood at 30 per cent of the Canadian total and the Prairie Provinces accounted for over 14 per cent. Value of cheques cashed in Winnipeg was 45 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at 7 per cent of the national total for 1965. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 89.15 for 1965 as compared with 84.51 for 1964 and 77.89 for 1963. The annual turnover ratio of savings accounts was 1.65 in comparison with 1.68 for 1964 and 1.59 for 1963.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	
					p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1964 and 1965 for all 51 centres now included are shown in Table 5.

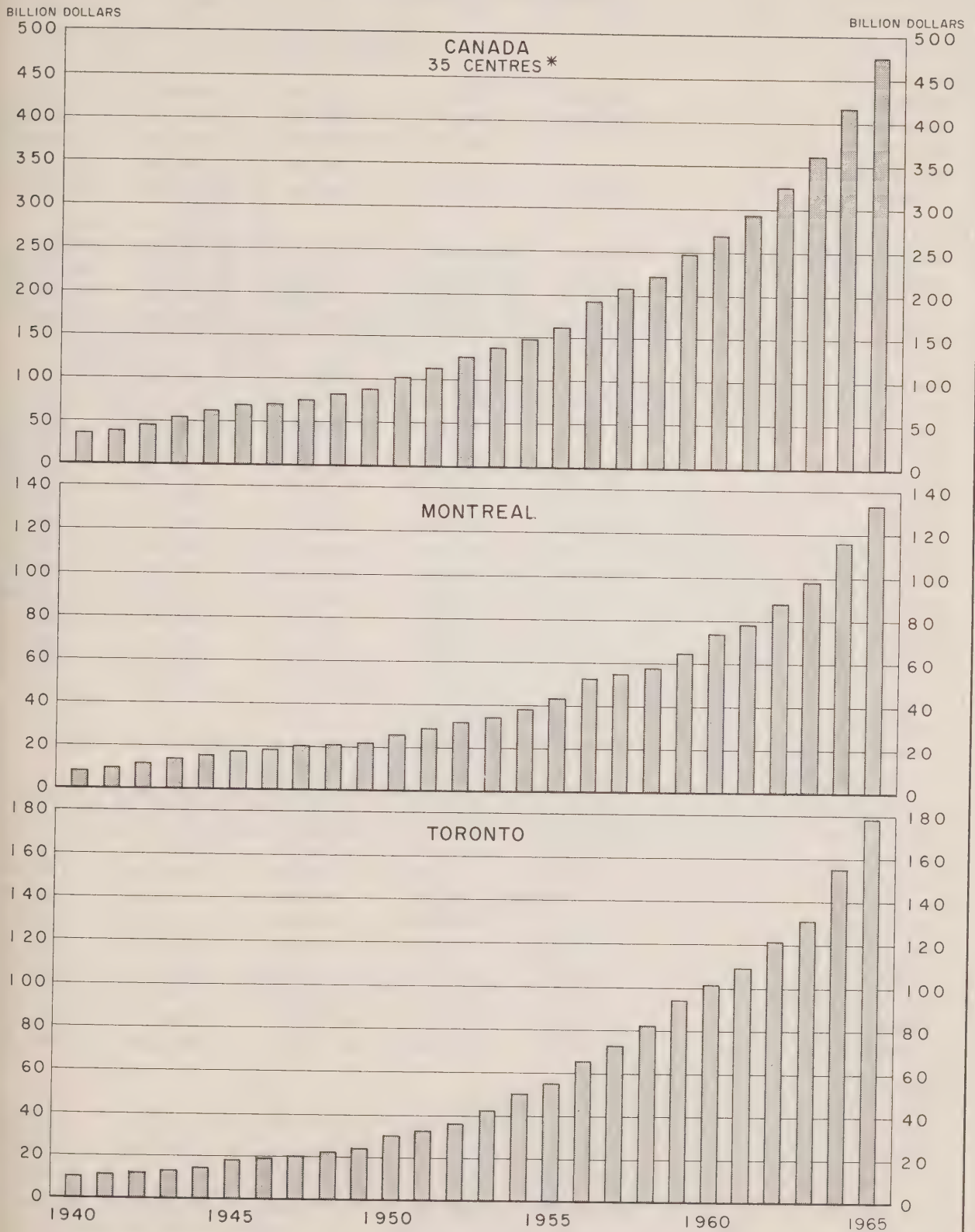
The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

CHART - I

CHEQUES CASHED



*ST. CATHARINES INCLUDED IN 1941, ST. JOHN'S NFLD. IN 1949 AND CORNWALL IN 1950.

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1963, 1964 and 1965

Clearing house centres	1939	1946	1963	1964	1965
	thousands of dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	3,557,104	3,852,641	4,649,283
Moncton	108,892	276,711	819,463	887,873	1,035,278
Saint John	189,232	456,571	1,508,102	1,706,178	1,835,482
St. John's	—	—	1,521,085	1,854,507	2,147,199
Totals	679,948	1,604,018	7,405,754	8,301,199	9,667,242
Quebec:					
Montreal	8,759,472	18,828,185	98,803,788	116,379,368	132,793,252
Quebec	977,211	1,722,533	9,092,942	9,564,067	10,599,128
Sherbrooke	83,716	198,642	917,138	1,034,922	1,193,746
Totals	9,820,399	20,749,360	108,813,868	126,978,357	144,586,126
Ontario:					
Brantford	107,113	269,742	855,872	921,946	1,037,147
Chatham	102,260	185,640	756,246	868,547	932,891
Cornwall	—	—	519,027	609,142	684,950
Fort William	67,033	185,151	544,409	583,174	678,252
Hamilton	644,434	1,460,388	7,429,937	8,570,766	9,968,268
Kingston	72,713	205,647	709,932	809,636	940,493
Kitchener	145,302	363,578	1,796,074	2,006,150	2,322,531
London	385,768	871,611	4,759,177	5,763,605	7,062,318
Ottawa	1,266,268	5,170,462	7,472,755 ¹	8,601,107 ¹	8,687,423 ¹
Peterborough	70,496	197,282	696,514	850,500	927,069
St. Catharines	—	253,814	1,162,836	1,504,844	1,796,657
Sarnia	76,490	244,696	745,363	760,770	888,766
Sudbury	85,813	153,373	812,918	838,983	973,684
Toronto	10,173,867	19,907,027	130,999,231	155,418,798	178,642,251
Windsor	420,933	933,545	2,939,769	3,531,255	4,234,667
Totals	13,618,490	30,401,956	162,200,060	191,639,223	219,777,367
Prairie Provinces:					
Brandon	33,810	104,140	289,517	328,967	322,078
Calgary	661,676	1,602,018	12,291,349	14,070,305	15,495,880
Edmonton	470,280	1,213,184	9,311,561	10,541,712	11,937,495
Lethbridge	56,702	146,971	616,173	643,859	695,785
Medicine Hat	27,707	74,791	292,610	309,689	323,256
Moose Jaw	83,327	185,849	424,312	441,559	475,891
Prince Albert	27,796	104,870	257,849	275,287	296,308
Regina	555,513	977,251	5,727,082	5,926,437	6,323,104
Saskatoon	121,854	349,201	1,361,303	1,551,490	1,834,178
Winnipeg	3,439,565	6,366,405	26,206,089	26,954,757	30,599,418
Totals	5,478,230	11,124,680	56,777,845	61,044,062	68,303,393
British Columbia:					
New Westminster	78,647	226,076	²	²	²
Vancouver	1,587,411	4,354,230	21,679,909	25,239,274	29,323,153
Victoria	354,226	787,288	3,389,680	4,132,804	4,323,590
Totals	2,020,284	5,367,594	25,069,589	29,372,078	33,646,743
CANADA	31,617,351	69,247,608	360,267,116	417,334,919	475,980,871

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

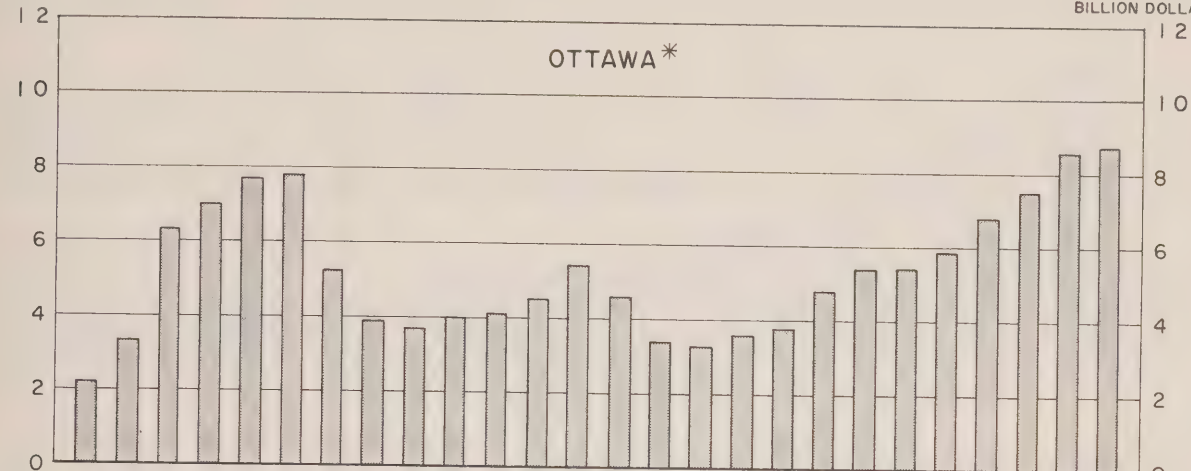
CHART - 2

CHEQUES CASHED

BILLION DOLLARS

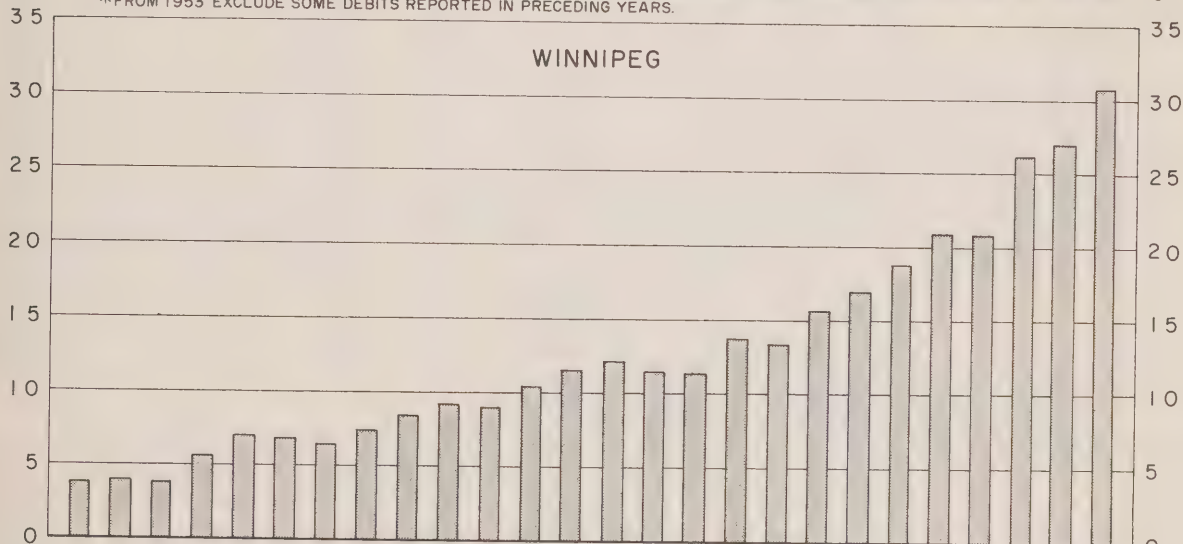
BILLION DOLLARS

OTTAWA*

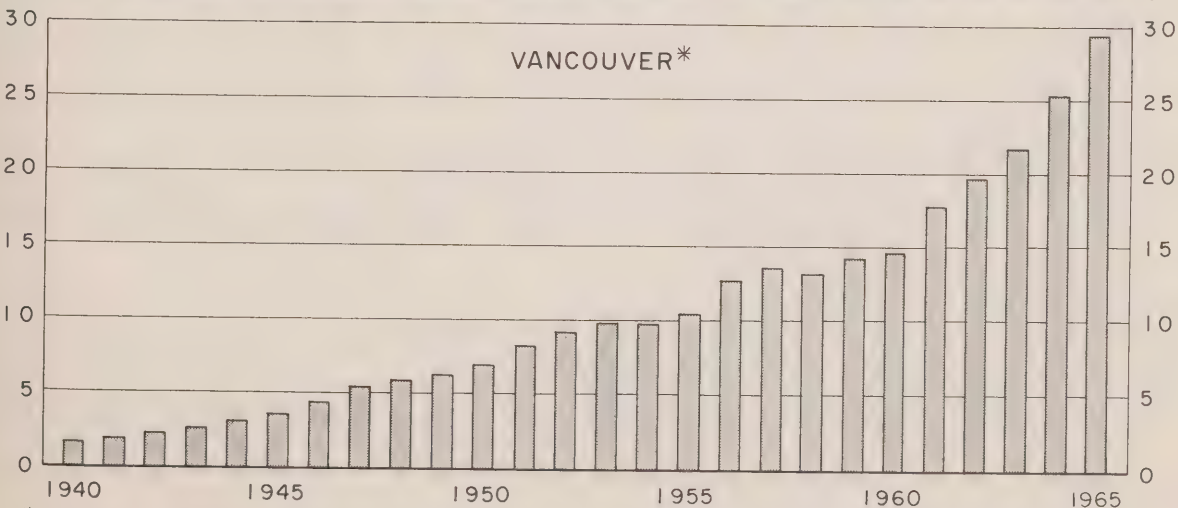


*FROM 1953 EXCLUDE SOME DEBITS REPORTED IN PRECEDING YEARS.

WINNIPEG



VANCOUVER*



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1963	1964	1965
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,047.3	1,134.3	1,368.9
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	757.7	821.0	957.3
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	785.9	889.1	956.5
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	919.9	1,007.8	1,175.6
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,097.1	1,292.3	1,474.5
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,038.4	1,092.2	1,210.4
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,095.2	1,235.9	1,425.6
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,091.9	1,274.2	1,450.9
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	781.8	842.2	947.4
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	732.3	841.0	903.3
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	799.1	856.0	995.5
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,188.7	1,371.3	1,594.8
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	996.9	1,136.9	1,320.7
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,273.5	1,422.5	1,646.8
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,222.7	1,480.8	1,814.5
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	620.7 ¹	714.4 ¹	721.6 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	991.2	1,210.3	1,319.3
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	987.4	1,007.8	1,177.3
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	959.6	990.4	1,149.4
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,256.2	1,490.4	1,713.1
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	667.7	802.0	961.8
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	1,162.3	1,372.4	1,573.5
Prairie Provinces:										
Brandon.....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	881.4	1,001.5	980.6
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	1,889.0	2,162.4	2,381.5
Edmonton.....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	2,164.1	2,450.0	2,774.4
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,076.7	1,125.1	1,215.9
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,039.2	1,099.9	1,148.1
Moose Jaw	141.4	187.2	71.0	121.5	247.0	571.7	552.4	618.5	643.6	693.7
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	999.8	1,067.4	1,148.9
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,128.4	1,167.7	1,245.8
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,185.1	1,350.7	1,596.8
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	986.5	1,014.7	1,151.9
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,241.8	1,335.1	1,493.8
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	²	²	²	²
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	1,338.2	1,557.9	1,810.0
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,069.4	1,303.9	1,364.1
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	1,294.2	1,516.3	1,737.0
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,154.6	1,336.7	1,524.2

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

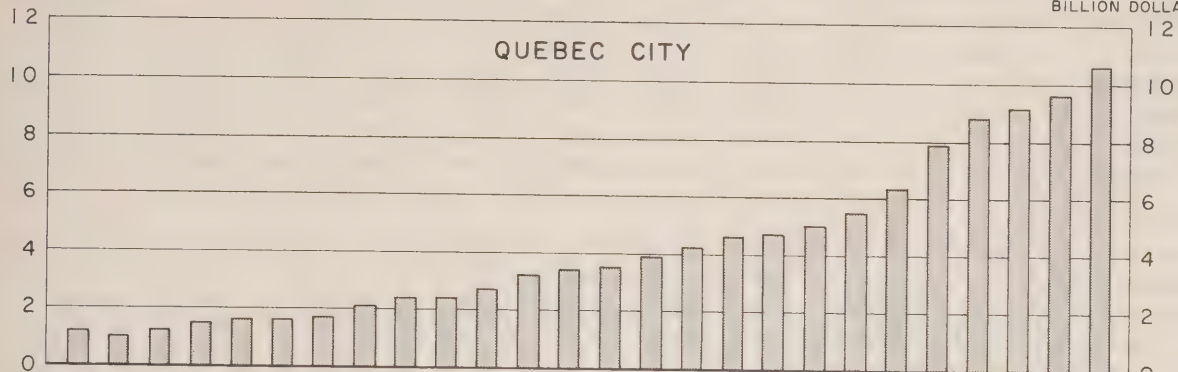
CHART - 3

CHEQUES CASHED

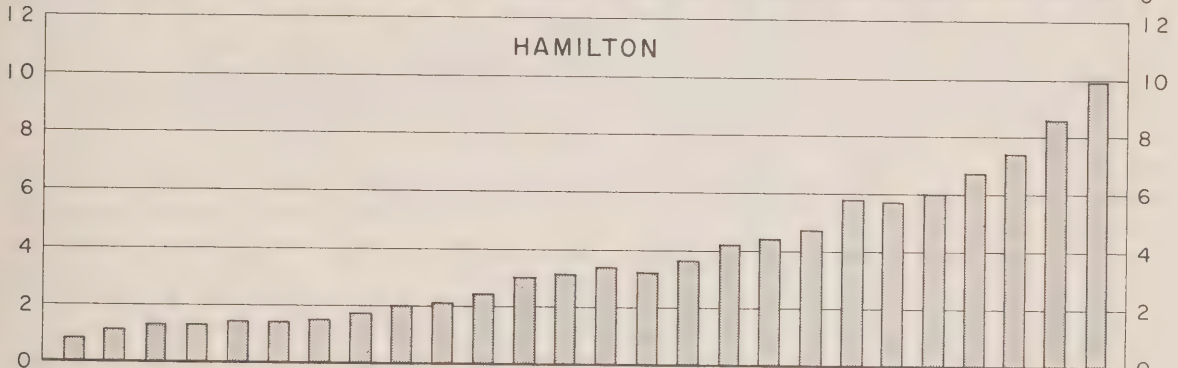
BILLION DOLLARS

BILLION DOLLARS

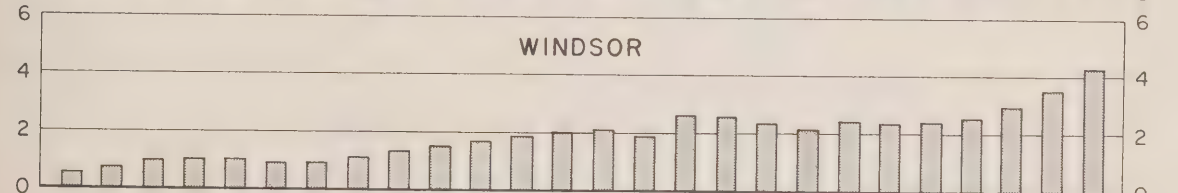
QUEBEC CITY



HAMILTON



WINDSOR



CALGARY

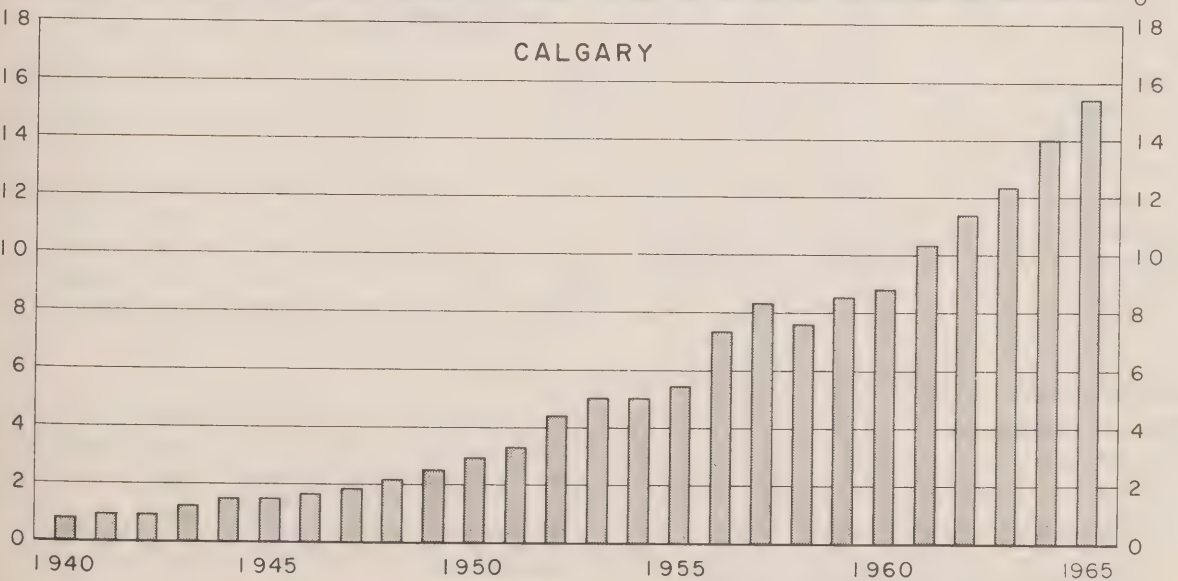


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1963	1964	1965
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.98	0.92	0.98
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.23	0.21	0.22
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.42	0.41	0.38
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.42	0.45	0.45
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.05	1.99	2.03
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.43	27.89	27.90
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.52	2.29	2.23
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.25
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	30.20	30.43	30.38
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.22	0.22
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.21	0.20
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.14	0.15	0.14
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.15	0.14	0.14
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.06	2.05	2.09
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.19	0.20
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.50	0.48	0.49
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.32	1.38	1.48
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	2.07 ³	2.06 ³	1.83 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.21	0.19
St. Catharines	—	—	—	4	0.41	0.36	0.33	0.33	0.36	0.38
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.21	0.18	0.19
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.23	0.20	0.20
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	36.36	37.24	37.53
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.82	0.85	0.89
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	45.03	45.92	46.17
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.08	0.07
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.41	3.37	3.26
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.58	2.53	2.51
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.17	0.15	0.15
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.08	0.07	0.07
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.12	0.11	0.10
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.07	0.06
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.59	1.42	1.33
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.38	0.37	0.38
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	7.28	6.46	6.42
Totals	20.27⁴	16.98⁵	21.39	17.33	18.93	15.59	15.50	15.76	14.63	14.35
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	⁶	⁶	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.02	6.04	6.16
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.94	0.99	0.91
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	6.96	7.03	7.07
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

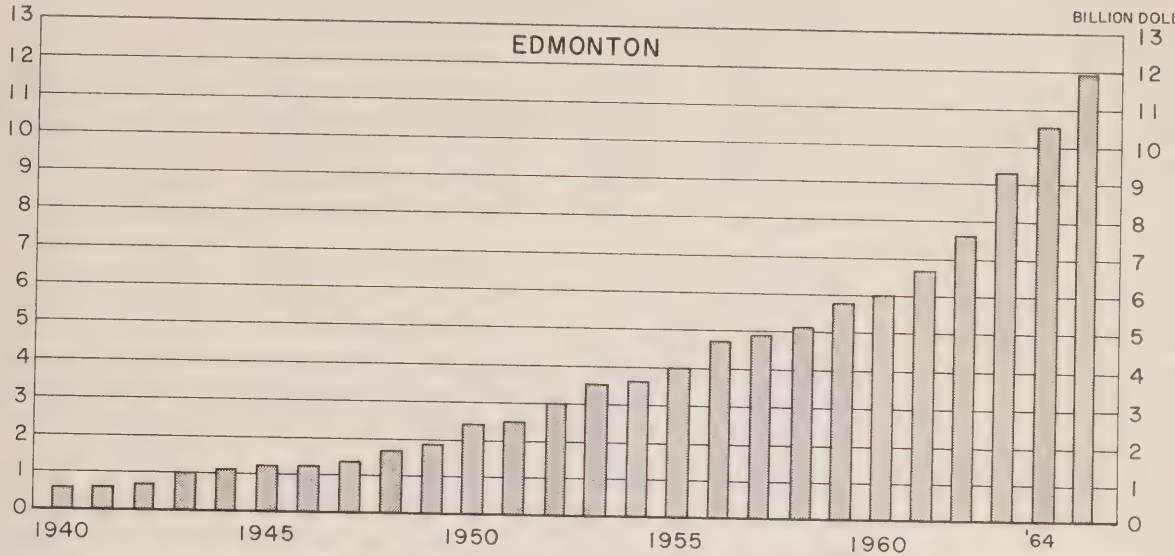
CHART-4

CHEQUES CASHED

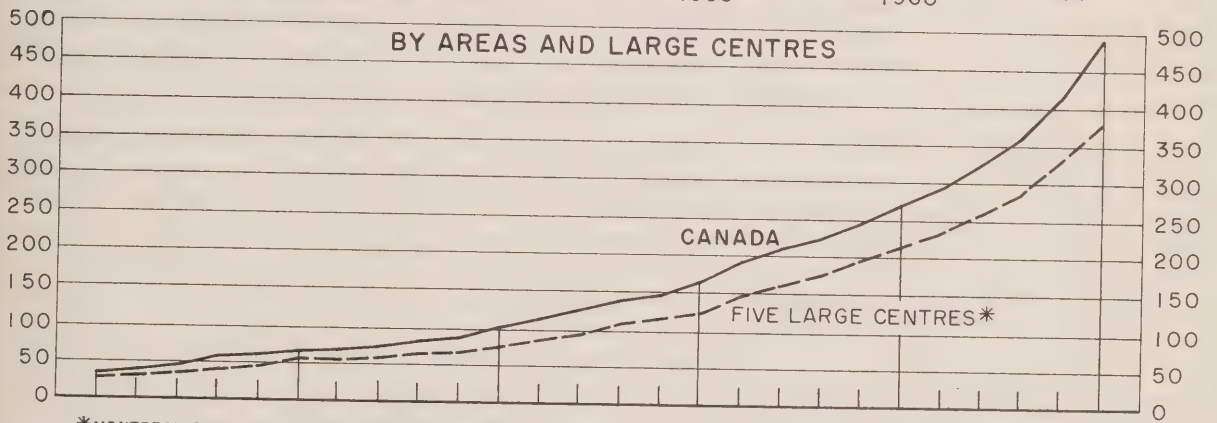
BILLION DOLLARS

BILLION DOLLARS

EDMONTON



BY AREAS AND LARGE CENTRES



*MONTREAL, OTTAWA, TORONTO, WINNIPEG, VANCOUVER.

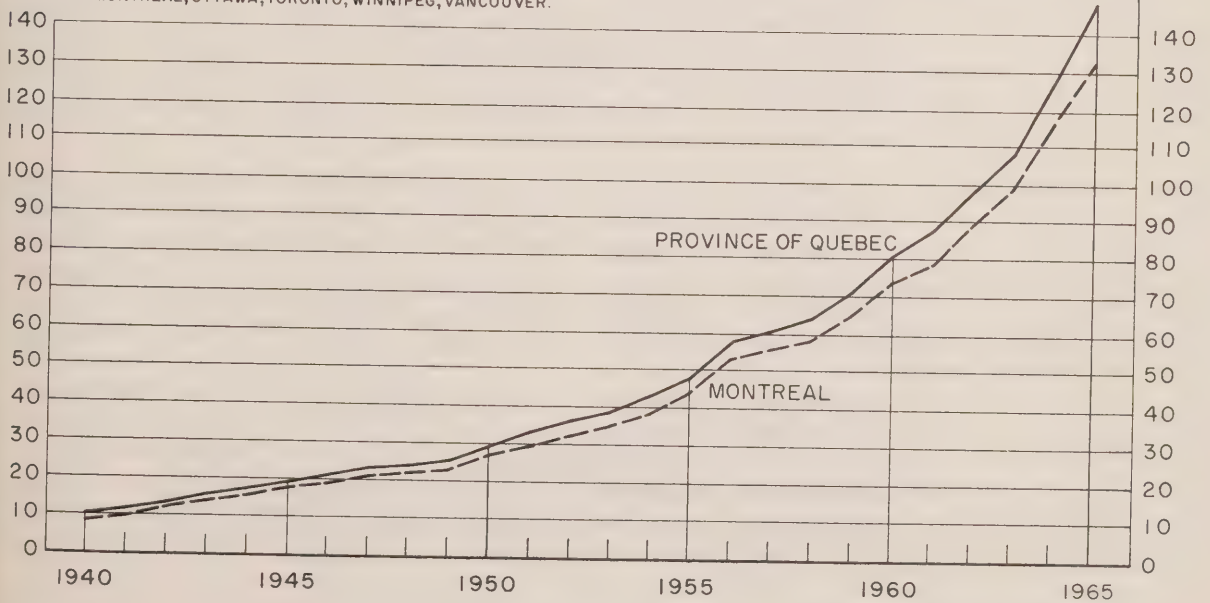


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

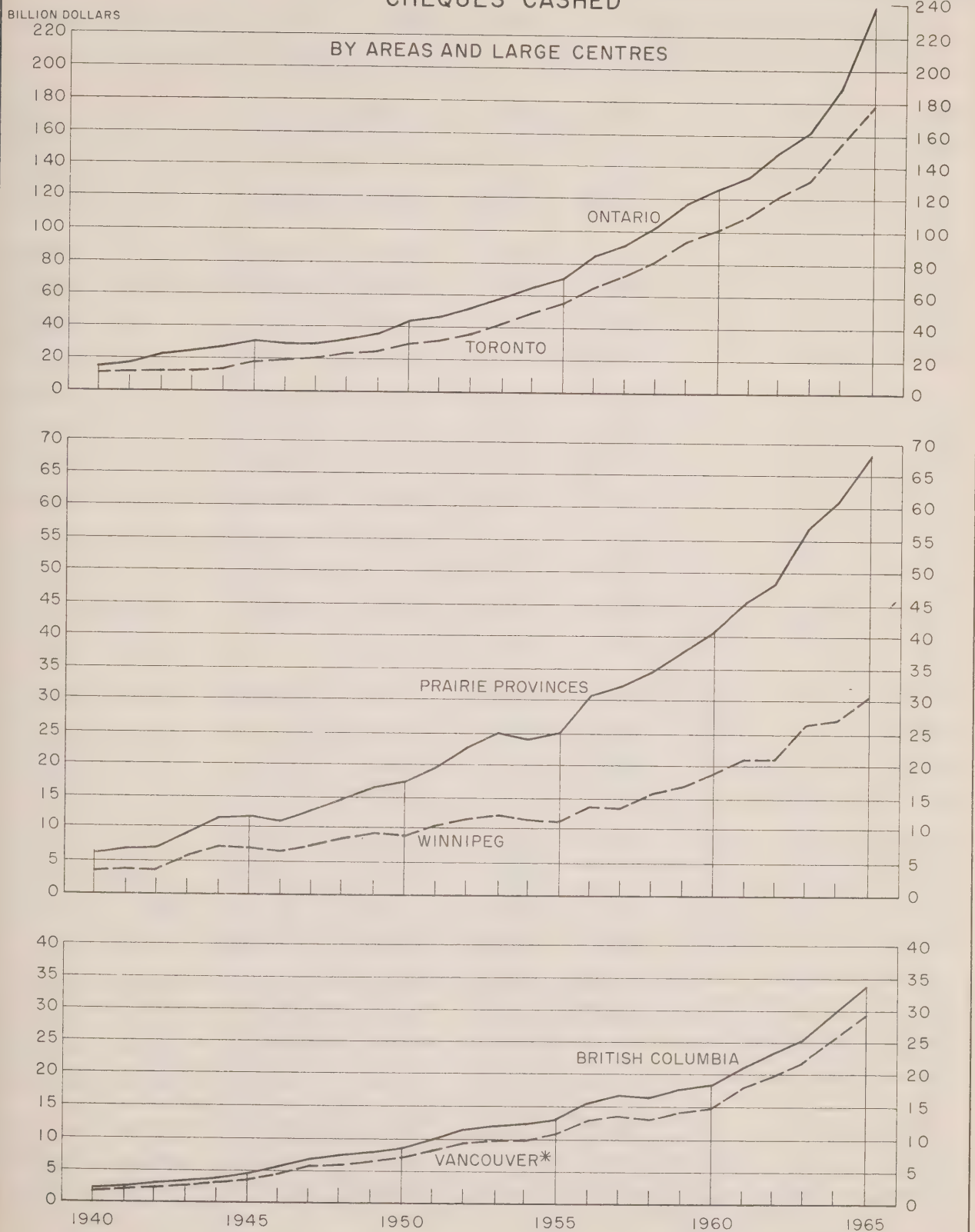
Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1940	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1942	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ⁸	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 ⁸	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743

See footnotes at end of table.

CHART-5

CHEQUES CASHED

BY AREAS AND LARGE CENTRES



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249, 104	73, 360	262, 398	—	7, 502, 004
1926	98.2	310, 156	80, 080	214, 504	—	9, 133, 358
1929	150.9	425, 488	99, 598	272, 872	—	15, 558, 094
1937	113.7	406, 592	112, 551	214, 217	—	10, 596, 262
1938	100.0	339, 641	108, 145	191, 897	—	9, 005, 747
1940	111.4	466, 408	131, 876	226, 206	—	8, 714, 457
1941	126.9	532, 366	154, 748	253, 598	—	9, 904, 908
1942	147.2	601, 963	184, 166	289, 608	—	11, 392, 050
1943	174.0	672, 762	207, 076	363, 924	—	13, 761, 657
1944	196.2	707, 345	231, 548	388, 768	—	15, 441, 044
1945	221.1	850, 393	257, 723	445, 475	—	17, 486, 993
1946	223.9	870, 736	276, 711	456, 571	—	18, 828, 185
1947	240.9	932, 831	310, 451	507, 373	—	20, 611, 366
1948	260.9	1, 049, 266	353, 563	567, 250	—	20, 978, 798
1949	283.1	1, 065, 169	383, 935	511, 975	356, 595 ^a	22, 037, 125
1950	325.4	1, 186, 546	408, 605	521, 696	531, 314	26, 099, 176
1951	362.8	1, 334, 026	431, 781	568, 606	554, 032	29, 184, 504
1952	404.8	1, 374, 610	437, 892	632, 357	621, 506	31, 720, 259
1953	444.4	1, 473, 199	508, 737	680, 167	735, 434	34, 178, 608
1954	478.8	1, 578, 538	516, 388	686, 420	702, 227	38, 498, 288
1955	521.8	1, 627, 403	558, 648	720, 697	717, 138	43, 262, 349
1956	621.8	1, 900, 369	616, 098	824, 915	794, 682	52, 524, 282
1957	664.7	1, 862, 262	610, 987	974, 095	806, 539	54, 937, 930
1958	715.6	1, 952, 996	644, 873	974, 038	866, 666	57, 779, 114
1959	804.8	2, 240, 973	687, 497	1, 240, 454	950, 688	64, 370, 687
1960	871.9	2, 470, 454	703, 300	1, 292, 907	1, 032, 440	73, 203, 832
1961	950.0	2, 765, 782	725, 886	1, 282, 369	1, 102, 650	78, 593, 811
1962	1, 052.8	3, 101, 706	771, 911	1, 352, 215	1, 283, 264	88, 211, 663
1963	1, 165.0	3, 557, 104	819, 463	1, 508, 102	1, 521, 085	98, 803, 788
1964	1, 349.5	3, 852, 641	887, 873	1, 706, 178	1, 854, 507	116, 379, 368
1965	1, 539.2	4, 649, 283	1, 035, 278	1, 835, 482	2, 147, 199	132, 793, 252

See footnote at end of table.

TABLE 4. Cheques Cashed Against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1940	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1940	92,307	174,497	441,622	2,191,383	90,583	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹¹	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹¹	927,069	1,796,657

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1940	79,516	90,337	10,510,504	545,691	41,906	764,329
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1940	553,325	56,708	32,706	89,420	33,392	558,939
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1940	140,267	3,847,415	—	92,381	1,673,282	371,451
1941	160,690	4,011,317	—	110,026	1,905,072	412,047
1942	179,836	3,872,888	—	138,131	2,222,168	480,583
1943	208,745	5,592,307	—	153,522	2,636,095	507,788
1944	264,084	6,986,367	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	¹²	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965	1,834,178	30,599,418	—	—	29,323,153	4,323,590

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Gloucester Bay	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	41,073	37,018	56,999	72,033	6,321	5,902
February	32,980	30,902	55,696	74,013	5,700	5,069
March	29,451	40,289	54,697	80,454	5,834	6,678
April	39,824	44,156	58,912	80,421	6,452	6,532
May	35,965	45,604	59,385	72,244	7,323	7,043
June	44,855	41,666	71,553	79,466	7,145	7,902
July	38,596	45,391	74,402	89,564	6,700	7,257
August	35,497	41,354	69,873	89,913	6,099	8,353
September	35,087	40,358	68,739	97,164	6,570	7,501
October	27,299	44,458	65,873	88,098	7,060	7,836
November	37,925	51,648	70,746	88,171	6,920	8,644
December	41,741	51,273	77,464	94,201	7,210	9,007
Totals	440,293	514,117	784,339	1,005,742	79,334	87,724
	Halifax		Moncton		Saint John	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	320,807	336,904	66,097	75,918	135,769	141,431
February	260,592	342,015	62,345	74,448	113,004	142,271
March	361,715	350,682	69,394	86,780	133,450	149,994
April	343,840	339,927	77,263	91,994	153,891	152,218
May	349,065	458,871	76,427	87,891	151,667	160,070
June	308,829	420,582	79,216	83,953	147,062	152,118
July	303,847	323,039	64,602	84,608	144,443	151,690
August	267,783	363,219	72,078	97,286	142,905	165,064
September	306,871	360,059	87,343	86,524	139,858	165,256
October	323,783	406,470	80,552	82,330	152,404	137,616
November	335,889	458,967	77,171	89,324	138,966	160,414
December	369,620	488,548	75,385	94,222	152,759	157,340
Totals	3,852,641	4,649,283	887,873	1,035,278	1,706,178	1,835,482
	St. John's		Sydney		Total for 8 centres	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	154,419	141,707	40,614	42,325	822,099	853,238
February	133,393	121,980	34,136	41,924	697,846	832,622
March	130,687	138,856	40,873	50,594	826,101	904,327
April	150,024	160,973	39,856	44,036	870,062	920,257
May	134,912	159,802	46,041	51,888	860,785	1,043,413
June	157,441	193,672	43,573	50,151	859,674	1,029,510
July	197,817	169,263	44,894	47,736	875,301	918,548
August	137,392	162,929	38,367	45,060	769,994	973,178
September	145,174	162,979	42,361	50,202	832,003	970,043
October	166,273	190,266	42,592	50,775	865,836	1,007,849
November	169,357	343,368	43,433	51,232	880,407	1,251,768
December	177,618	201,404	44,595	57,610	946,392	1,153,605
Totals	1,854,507	2,147,199	501,335	583,533	10,106,500	11,858,358

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	37,850	41,950	27,392	30,200	28,902	32,450
February	36,965	42,873	32,129	30,153	26,989	27,941
March	38,329	54,933	28,532	34,629	27,202	33,776
April	45,488	54,813	31,716	37,211	32,072	35,789
May	42,077	55,440	33,497	36,549	34,445	36,387
June	48,907	47,743	33,098	39,582	37,046	39,929
July	44,836	43,350	35,208	35,953	37,082	36,415
August	43,433	46,863	32,155	35,541	33,079	40,282
September	46,723	46,794	35,767	35,208	34,355	38,060
October	51,018	49,250	36,600	35,398	35,942	37,163
November	49,767	48,953	30,950	40,174	35,204	41,365
December	54,607	55,849	40,634	43,179	40,289	42,107
Totals	540,000	588,811	397,678	433,777	402,607	441,664
	Montreal		Quebec City		St. Hyacinthe	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	8,994,908	9,774,664	695,355	901,368	43,908	43,978
February	8,304,516	10,152,374	728,340	803,260	42,245	45,722
March	8,396,909	11,255,089	676,153	917,233	42,974	50,923
April	9,600,631	11,236,619	754,464	927,623	48,668	52,995
May	9,950,827	10,980,345	809,855	929,321	47,998	52,100
June	10,233,708	11,108,403	881,130	845,188	51,774	56,169
July	10,331,353	10,392,185	840,495	945,421	52,717	54,035
August	8,255,684	10,804,377	798,365	703,708	44,612	55,882
September	9,022,701	11,205,130	869,203	808,614	48,420	60,200
October	10,970,936	11,392,337	776,145	868,344	54,067	55,462
November	9,981,164	11,823,973	777,819	915,484	54,173	61,837
December	12,336,031	12,667,756	956,743	1,033,564	60,158	63,632
Totals	116,379,368	132,793,252	9,564,067	10,599,128	591,714	652,935
	Shawinigan Falls		Sherbrooke		Three Rivers	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	17,986	19,249	79,561	83,858	62,850	58,767
February	16,814	19,535	68,380	82,375	57,969	59,660
March	18,159	26,085	75,552	93,394	54,724	57,415
April	19,856	22,893	80,446	99,705	63,867	70,405
May	20,015	25,649	88,053	102,256	71,725	85,833
June	22,793	26,151	88,214	105,628	80,001	80,598
July	21,043	22,122	90,811	106,461	70,159	73,259
August	22,180	23,495	83,530	99,603	64,214	88,604
September	22,371	24,399	89,373	105,059	68,799	83,304
October	24,110	23,140	95,005	96,727	73,764	89,529
November	25,357	27,055	90,472	103,833	76,147	83,186
December	24,812	28,903	105,525	114,847	74,270	115,359
Totals	255,496	288,676	1,034,922	1,193,746	818,489	945,919

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 - Continued

Month	2. Province of Quebec - Concluded					
	Valleyfield		Total for 10 centres			
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	15,783	15,578	10,004,495		11,002,062	
February	13,659	14,906	9,328,006		11,278,799	
March	15,371	17,569	9,373,905		12,541,046	
April	15,797	17,939	10,693,005		12,555,992	
May	18,030	19,069	11,116,522		12,322,949	
June	18,469	18,837	11,495,140		12,368,228	
July	18,416	17,977	11,542,120		11,727,178	
August	16,314	19,336	9,393,566		11,917,691	
September	15,264	18,891	10,252,976		12,425,659	
October	17,393	20,661	12,134,980		12,668,011	
November	18,996	22,895	11,140,049		13,168,755	
December	18,842	24,048	13,711,911		14,189,244	
Totals	202,334	227,706	130,186,675		148,165,614	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	70,869	72,047	69,059	75,275	60,647	51,906
February	70,702	69,473	62,878	73,696	41,338	44,159
March	66,423	84,615	63,672	76,111	41,628	48,199
April	72,232	82,354	76,284	68,959	44,040	51,482
May	80,464	90,521	60,023	68,873	48,570	53,324
June	79,050	88,909	69,024	73,805	51,457	58,520
July	84,133	89,933	70,910	67,130	51,579	54,959
August	75,516	92,361	67,348	72,117	46,287	55,596
September	75,492	92,450	63,106	82,292	50,057	55,930
October	83,078	84,016	68,500	73,644	53,016	64,196
November	79,462	93,312	97,216	94,514	56,781	63,931
December	84,525	97,156	100,527	106,475	63,742	82,748
Totals	921,946	1,037,147	868,547	932,891	609,142	684,950
	Fort William		Guelph		Hamilton	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	47,278	47,501	49,901	51,202	659,387	734,354
February	36,963	43,180	41,975	50,090	647,324	686,055
March	41,254	52,359	46,220	56,920	639,669	767,309
April	46,491	54,156	52,980	58,662	687,213	778,708
May	51,334	56,292	51,473	60,580	770,130	844,418
June	51,075	63,114	54,300	65,591	721,065	867,612
July	51,967	55,648	53,865	57,515	774,262	847,773
August	48,655	60,040	47,213	58,638	596,403	857,986
September	47,503	58,945	55,051	63,798	738,056	837,180
October	51,842	56,513	62,543	64,443	759,559	838,803
November	50,713	65,327	58,808	72,054	761,573	982,362
December	58,099	65,177	63,235	87,166	816,125	925,708
Totals	583,174	678,252	637,564	746,659	8,570,766	9,968,268

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	63,758	67,836	162,830	157,918	450,811	470,209
February	55,964	60,847	146,596	165,561	392,133	476,736
March	57,496	74,301	159,826	166,865	423,310	568,397
April	66,117	70,643	152,119	176,716	473,997	556,329
May	73,671	80,673	157,544	191,989	462,698	585,445
June	72,776	85,275	169,293	211,557	551,260	689,081
July	73,951	88,566	171,216	198,641	533,172	618,071
August	58,664	83,013	159,011	192,614	439,909	595,512
September	71,878	83,692	172,194	200,620	474,016	578,645
October	70,118	76,763	181,780	203,665	502,763	571,980
November	69,706	83,028	168,859	222,020	510,213	654,652
December	75,537	85,856	204,882	234,365	549,323	697,261
Totals	809,636	940,493	2,006,150	2,322,531	5,763,605	7,062,318
	Niagara Falls		Oshawa		Ottawa	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	58,289	55,576	505,933	241,869	690,063	754,946
February	43,114	64,465	388,774	461,097	656,800	633,560
March	49,960	70,595	457,774	569,403	660,542	701,729
April	54,631	65,381	477,532	556,114	736,107	728,219
May	57,474	76,254	413,340	563,509	700,756	706,111
June	60,088	72,464	473,026	527,081	727,345	740,473
July	71,427	78,723	485,643	537,636	738,873	750,861
August	55,937	83,981	279,008	458,698	643,214	729,314
September	53,333	64,806	316,548	319,276	800,055	730,827
October	57,897	66,701	340,164	344,717	755,460	691,608
November	65,518	78,359	293,642	445,474	699,580	733,688
December	58,993	85,681	387,608	725,668	792,312	786,087
Totals	686,661	862,986	4,818,992	5,750,542	8,601,107	8,687,423
	Peterborough			Port Arthur		
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	68,037	70,723	36,250	39,223		
February	56,203	63,356	33,160	33,329		
March	62,353	71,170	34,153	45,662		
April	74,599	67,991	37,955	46,240		
May	65,477	78,559	38,536	53,508		
June	76,677	87,833	42,822	54,178		
July	72,282	82,631	43,242	49,596		
August	66,040	75,585	34,574	50,705		
September	71,980	79,291	45,626	47,019		
October	75,445	74,351	42,107	47,563		
November	78,591	82,673	44,036	51,320		
December	82,816	92,906	47,581	51,280		
Totals	850,500	927,069	480,042	569,623		

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1964 and 1965 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	116,251	116,468	62,536	64,080	84,127	73,200
February	117,257	119,883	53,266	57,316	73,993	69,764
March	126,646	148,918	54,630	72,093	81,873	81,257
April	122,465	149,548	62,071	54,047	78,660	83,988
May	125,537	149,653	62,055	66,471	82,413	84,854
June	130,867	167,358	67,349	84,398	93,743	101,432
July	141,604	160,920	71,081	74,057	117,986	91,997
August	101,640	148,635	60,226	72,939	73,891	93,696
September	123,933	131,861	61,031	86,647	77,975	83,976
October	128,686	146,278	67,065	77,151	80,356	93,408
November	124,014	163,286	64,997	82,931	83,469	98,109
December	145,944	193,849	74,463	96,636	90,574	103,026
Totals	1,504,844	1,796,657	760,770	888,766	1,019,060	1,058,707
	Sudbury		Timmins		Toronto	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	69,477	69,396	19,065	20,418	12,953,470	14,378,743
February	60,710	65,161	17,170	18,893	11,036,132	13,644,931
March	63,084	77,597	19,127	21,461	11,452,972	15,767,130
April	68,828	72,661	23,451	21,671	12,401,569	15,167,958
May	71,622	79,359	25,101	23,721	12,748,934	14,587,165
June	74,261	87,147	26,102	27,581	12,868,633	15,875,029
July	75,824	81,984	23,927	22,630	13,336,164	14,553,419
August	65,333	85,187	21,973	24,468	10,996,778	13,780,526
September	70,675	85,176	23,884	23,660	11,575,845	14,428,631
October	70,729	81,362	22,561	26,288	14,535,890	13,615,578
November	71,026	91,938	23,534	27,413	13,735,567	15,322,102
December	77,414	96,716	26,805	29,745	17,776,844	17,521,039
Totals	838,983	973,684	272,700	287,949	155,418,798	178,642,251
	Windsor			Total for 21 centres		
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	277,462	299,710	16,575,500	17,912,600		
February	259,679	255,706	14,292,131	17,157,258		
March	243,764	316,493	14,846,376	19,838,584		
April	299,545	380,459	16,108,886	19,292,286		
May	307,773	350,466	16,454,925	18,851,745		
June	299,913	371,868	16,760,126	20,400,306		
July	304,240	383,387	17,347,348	18,946,077		
August	245,697	337,026	14,183,317	18,008,637		
September	264,591	322,780	15,232,829	18,457,502		
October	320,546	401,540	18,330,105	17,700,568		
November	331,356	447,616	17,468,661	19,956,109		
December	376,689	367,616	21,954,038	22,532,161		
Totals	3,531,255	4,234,667	199,554,242	229,053,833		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	24,773	22,839	1,143,193	1,488,198	781,739	818,499
February	21,306	19,419	975,099	1,167,709	671,950	805,566
March	25,083	23,004	1,042,360	1,386,129	731,196	892,358
April	26,671	25,359	1,247,869	1,406,623	1,009,157	1,233,284
May	26,395	25,611	1,050,695	1,116,844	777,808	841,334
June	30,296	28,363	1,336,349	1,282,066	1,057,014	1,093,570
July	27,410	27,181	1,243,031	1,373,213	1,021,779	992,854
August	25,347	24,255	1,081,850	1,145,778	667,708	857,802
September	27,915	25,115	1,110,658	1,164,099	799,530	1,069,356
October	30,228	29,486	1,316,736	1,315,347	986,597	962,808
November	30,606	36,062	1,168,684	1,292,520	914,973	1,060,624
December	32,937	35,384	1,353,781	1,357,354	1,122,261	1,309,440
Totals	328,967	322,078	14,070,305	15,495,880	10,541,712	11,937,495
	Lethbridge		Medicine Hat		Moose Jaw	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	50,091	48,453	29,542	25,136	34,635	35,579
February	44,968	44,938	20,264	22,585	32,350	30,744
March	49,444	57,324	25,504	27,516	37,719	33,114
April	55,948	56,482	27,648	27,267	38,652	33,944
May	50,106	56,446	26,320	27,949	32,931	38,946
June	56,346	62,546	28,071	28,768	35,745	39,393
July	51,869	55,253	23,787	24,174	34,392	37,634
August	52,365	57,829	21,236	24,298	34,663	41,057
September	52,380	56,290	23,078	25,502	35,232	41,222
October	54,854	52,747	25,644	25,006	37,089	41,961
November	65,607	75,511	29,642	32,615	43,281	49,109
December	59,881	71,966	28,953	32,440	44,870	53,188
Totals	643,859	695,785	309,689	323,256	441,559	475,891
	Prince Albert		Regina		Saskatoon	
	1964	1965	1964	1965	1964	1965
	thousands of dollars					
January	22,983	19,906	595,383	512,349	115,845	124,913
February	20,172	19,006	439,388	417,601	108,191	117,038
March	21,679	22,929	462,719	554,142	125,257	144,121
April	23,764	24,171	519,062	613,856	133,435	148,293
May	23,318	25,363	448,276	483,693	122,194	145,735
June	24,650	26,551	554,498	569,039	139,439	144,347
July	23,194	23,289	578,260	558,656	126,558	144,246
August	22,546	25,871	443,588	598,917	132,524	169,886
September	24,009	26,472	473,601	490,824	130,213	175,889
October	21,120	25,902	479,469	509,576	132,803	158,981
November	23,101	28,120	446,384	529,640	142,229	175,029
December	24,751	28,728	485,809	484,811	142,802	185,700
Totals	275,287	296,308	5,926,437	6,323,104	1,551,490	1,834,178

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1964 and 1965 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1964	1965	1964	1965
	thousands of dollars			
January	1,997,773	1,985,425	4,795,957	5,081,297
February	1,879,704	1,951,544	4,213,392	4,596,150
March	2,094,631	2,589,559	4,615,592	5,730,196
April	2,105,858	2,390,529	5,188,064	5,959,808
May	2,137,465	2,388,733	4,695,508	5,150,654
June	2,450,463	2,564,936	5,712,871	5,839,579
July	2,489,318	2,665,278	5,619,598	5,901,778
August	2,116,579	2,634,290	4,598,406	5,579,983
September	2,281,911	2,827,112	4,958,527	5,901,881
October	2,603,273	2,835,240	5,687,813	5,957,054
November	2,192,077	2,891,881	5,056,584	6,171,111
December	2,605,705	2,874,891	5,901,750	6,433,902
Totals	26,954,757	30,599,418	61,044,062	68,303,393
	5. British Columbia			
	Vancouver ¹		Victoria	
	1964	1965	1964	1965
	thousands of dollars			
January	1,933,905	1,935,991	248,656	262,910
February	1,733,575	2,092,008	219,331	270,457
March	1,867,958	2,364,356	266,371	326,072
April	2,125,289	2,453,141	291,750	320,560
May	2,049,092	2,325,118	275,425	321,726
June	2,194,454	2,558,584	264,605	313,486
July	2,173,905	2,396,220	301,502	312,629
August	2,020,803	2,476,621	416,660	324,899
September	2,098,781	2,661,579	939,642	666,436
October	2,214,593	2,401,062	274,954	330,846
November	2,223,242	2,673,693	319,229	401,174
December	2,603,677	2,984,780	314,679	472,395
Totals	25,239,274	29,323,153	4,132,804	4,323,590
	Total for 2 centres		Canada — 51 centres	
	1964	1965	1964	1965
	thousands of dollars			
January	2,182,561	2,198,901	34,380,612	37,048,098
February	1,952,906	2,362,465	30,484,281	36,227,294
March	2,134,329	2,690,428	31,796,303	41,704,581
April	2,417,039	2,773,701	35,277,056	41,502,044
May	2,324,517	2,646,844	35,452,257	40,015,605
June	2,459,059	2,872,070	37,286,870	42,509,693
July	2,475,407	2,708,849	37,859,774	40,202,430
August	2,437,463	2,801,520	31,382,746	39,281,009
September	3,038,423	3,328,015	34,314,758	41,083,100
October	2,489,547	2,731,908	39,508,281	40,065,390
November	2,542,471	3,074,867	37,088,172	43,622,610
December	2,918,356	3,457,175	45,432,447	47,766,087
Totals	29,372,078	33,646,743	430,263,557	491,027,941

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1947	70,160,625	..	..	4,337,468	3,669,934	1.18
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1964						
January	33,038,049	4,906,224	80.81	1,342,563	9,685,806	1.66
February	29,294,674	4,483,451	78.41	1,189,607	9,783,545	1.46
March	30,536,946	4,740,243	77.30	1,259,357	9,906,669	1.53
April	33,917,795	4,864,263	83.67	1,359,261	10,056,784	1.62
May	33,916,095	4,730,403	86.04	1,536,162	10,101,039	1.82
June	35,750,403	4,844,194	88.56	1,536,467	10,126,251	1.82
July	36,446,135	4,858,167	90.02	1,413,639	10,207,283	1.66
August	30,106,342	4,798,628	75.29	1,276,404	10,258,039	1.49
September	32,987,684	4,957,839	79.84	1,327,074	10,386,326	1.53
October	38,055,944	5,016,498	91.03	1,452,337	10,561,287	1.65
November	35,344,713	5,143,831	82.46	1,743,459	10,493,018	1.99
December	43,835,267	5,336,057	98.58	1,597,180	10,397,260	1.84
1965						
January	35,691,891	5,113,355	83.76	1,356,207	10,560,968	1.54
February	34,968,271	4,766,688	88.03	1,259,023	10,755,592	1.40
March	40,201,096	4,861,926	99.22	1,503,485	10,982,599	1.64
April	40,019,371	5,122,676	93.75	1,482,673	11,245,205	1.58
May	38,272,902	5,335,002	86.09	1,742,703	11,311,801	1.85
June	40,812,005	5,454,599	89.79	1,697,688	11,355,095	1.79
July	38,650,022	5,372,478	86.33	1,552,408	11,542,111	1.61
August	37,789,813	5,357,448	84.64	1,491,196	11,732,276	1.53
September	39,529,958	5,457,899	86.91	1,553,142	11,873,083	1.57
October	38,576,894	5,489,140	84.33	1,488,496	12,035,804	1.48
November	41,648,691	5,524,732	90.46	1,973,919	11,990,062	1.98
December	46,034,422	5,701,116	96.90	1,731,665	11,801,261	1.76

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

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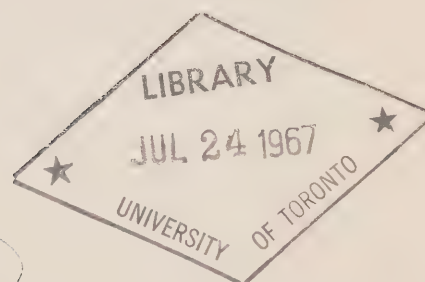
ANNUAL



Canada. Statistics, Bureau of

CHEQUES CASHED IN CLEARING CENTRES,
(1966)

Published by Authority of
The Minister of Trade and Commerce



DOMINION BUREAU OF STATISTICS
Business Finance Division

June 1967
6601-510

Price: 50 cents

Volume 45

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FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1966. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page 7
Definition and Coverage	7 - 9

Charts

1, 2, 3. Canada and Principal Cities, 1945-66	10, 12, 14
4, 5. Canada, Economic Areas and Large Centres, 1945-66	16, 18

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1964, 1965 and 1966.....	11
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	13
3. Relative Importance of Individual Clearing House Centres	15
4. Cheques Cashed against Individual Accounts, by Regions and Centres	17, 19-24
5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966	25-31
6. Cheques Cashed against Current and Savings Accounts	32

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1966. The value of cheques cleared in the fifty-one centres rose to \$527,826 million, a 9.5 per cent increase above the value for 1965. The value of

cheques cleared in the Atlantic Provinces increased by 19.3 per cent followed by British Columbia with 13.1 per cent, Quebec with 11.9 per cent, the Prairie Provinces with 10.7 per cent and Ontario with 6.6 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial bank. In May 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May 1950, clearings in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added, making a total of 52

centres. New Westminster bank clearings were included with Vancouver in January 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

The Centres

Forty-nine of the fifty-one centres showed a higher value of cheques cleared in 1966 as compared with 1965. Cheques cleared in Halifax, the leading centre in the Atlantic Provinces were 24.1 per cent above the figure for 1965. Bank clearings in Montreal increased by 12.3 per cent and in Toronto by 5.7 per cent. In the Western regions, cheques cashed in Winnipeg rose by 8.9 per cent and in Vancouver by 13.1 per cent.

Almost half of the cheques cleared in Canada are cleared in the Ontario clearing centres. Cheques

cleared in Quebec stood at 31 per cent of the Canadian total and the Prairie Provinces accounted for over 14 per cent. Value of cheques cashed in Winnipeg was 44 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at over 7 per cent of the national total for 1966. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 89.50 for 1966 as compared with 89.15 for 1965 and 84.51 for 1964. The annual turnover ratio of savings accounts was 1.80 in comparison with 1.65 for 1965 and 1.68 for 1964.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1965 and 1966 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,735	755,396,330	13,833,828,085

CHART-1

CHEQUES CASHED

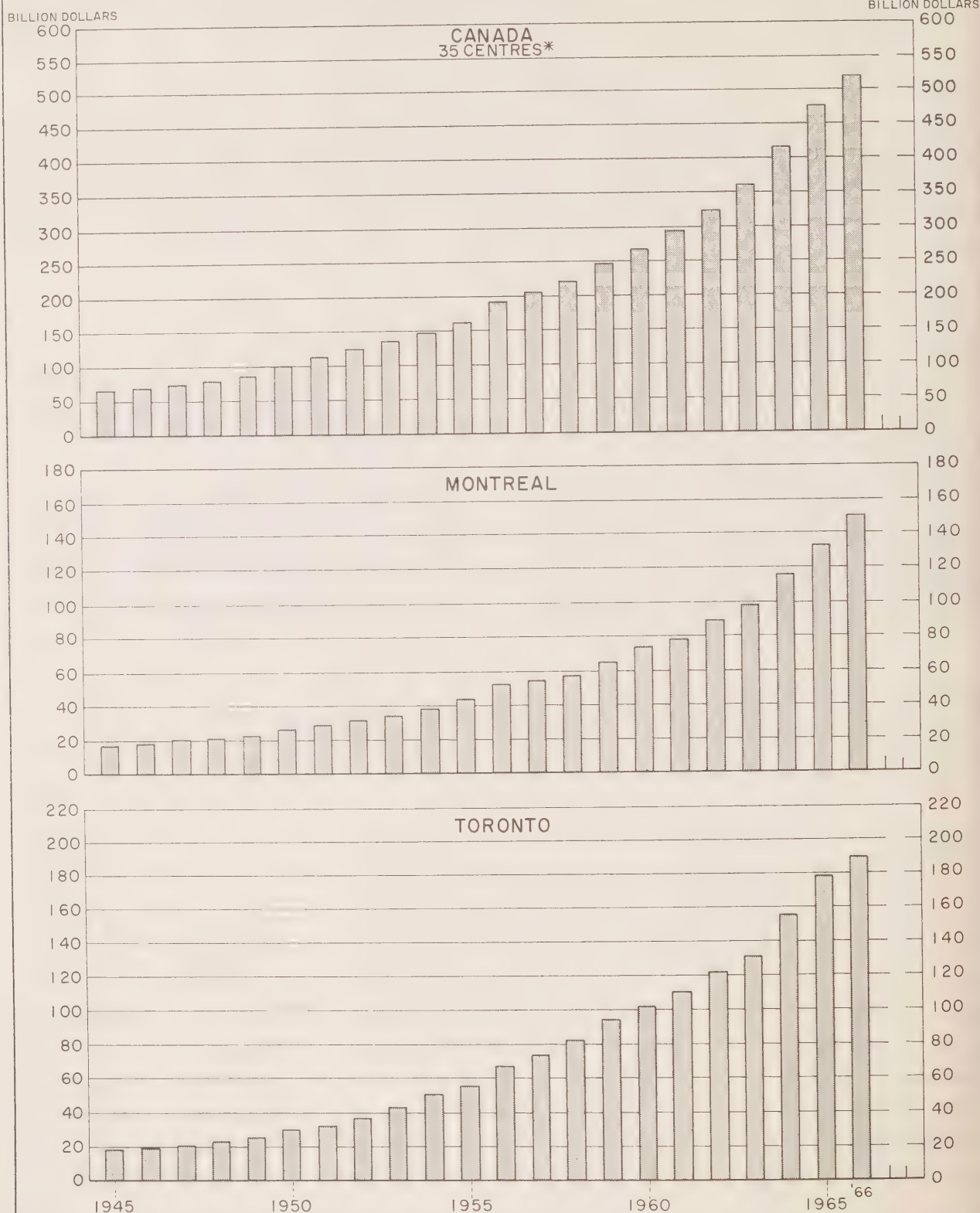


TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1964, 1965 and 1966

Clearing house centres	1939	1946	1964	1965	1966
	thousands of dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	3,852,641	4,649,283	5,768,603
Moncton	108,892	276,711	887,873	1,035,278	1,075,397
Saint John	189,232	456,571	1,706,178	1,835,482	2,077,876
St. John's	—	—	1,854,507	2,147,199	2,684,823
Totals	679,948	1,604,018	8,301,199	9,667,242	11,606,699
Quebec:					
Montreal	8,759,472	18,828,185	116,379,368	132,793,252	149,105,805
Quebec	977,211	1,722,533	9,564,067	10,599,128	11,549,732
Sherbrooke	83,716	198,642	1,034,922	1,193,746	1,235,405
Totals	9,820,399	20,749,360	126,978,357	144,586,126	161,890,942
Ontario:					
Brantford	107,113	269,742	921,946	1,037,147	1,229,858
Chatham	102,260	185,640	868,547	932,891	997,126
Cornwall	—	—	609,142	684,950	864,691
Fort William	67,033	185,151	583,174	678,252	767,934
Hamilton	644,434	1,460,388	8,570,766	9,968,268	10,734,804
Kingston	72,713	205,647	809,636	940,493	1,019,805
Kitchener	145,302	363,578	2,006,150	2,322,531	2,764,606
London	385,768	871,611	5,763,605	7,062,318	7,234,046
Ottawa	1,266,268	5,170,462	8,601,107 ¹	8,687,423 ¹	9,624,047 ¹
Peterborough	70,496	197,282	850,500	927,069	1,071,951
St. Catharines	—	253,814	1,504,844	1,796,657	2,020,306
Sarnia	76,490	244,696	760,770	888,766	1,094,866
Sudbury	85,813	153,373	838,983	973,684	1,095,945
Toronto	10,173,867	19,907,027	155,418,798	178,642,251	188,901,897
Windsor	420,933	933,545	3,531,255	4,234,667	5,038,315
Totals	13,618,490	30,401,956	191,639,223	219,777,367	234,460,197
Prairie Provinces:					
Brandon	33,810	104,140	328,967	322,078	401,616
Calgary	661,676	1,602,018	14,070,305	15,495,880	16,474,804
Edmonton	470,280	1,213,184	10,541,712	11,937,495	13,046,914
Lethbridge	56,702	146,971	643,859	695,785	808,376
Medicine Hat	27,707	74,791	309,689	323,256	371,788
Moose Jaw	83,327	185,849	441,559	475,891	567,925
Prince Albert	27,796	104,870	275,287	296,308	322,877
Regina	555,513	977,251	5,926,437	6,323,104	7,886,732
Saskatoon	121,854	349,201	1,551,490	1,834,178	2,389,089
Winnipeg	3,439,565	6,366,405	26,954,757	30,599,418	33,312,945
Totals	5,478,230	11,124,680	61,044,062	68,303,393	75,583,066
British Columbia:					
New Westminster	78,647	226,076	²	²	²
Vancouver	1,587,411	4,354,230	25,239,274	29,323,153	33,171,639
Victoria	354,226	787,288	4,132,804	4,323,590	4,885,371
Totals	2,020,284	5,367,594	29,372,078	33,646,743	38,057,010
CANADA	31,617,351	69,247,608	417,334,919	475,980,871	521,597,914

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

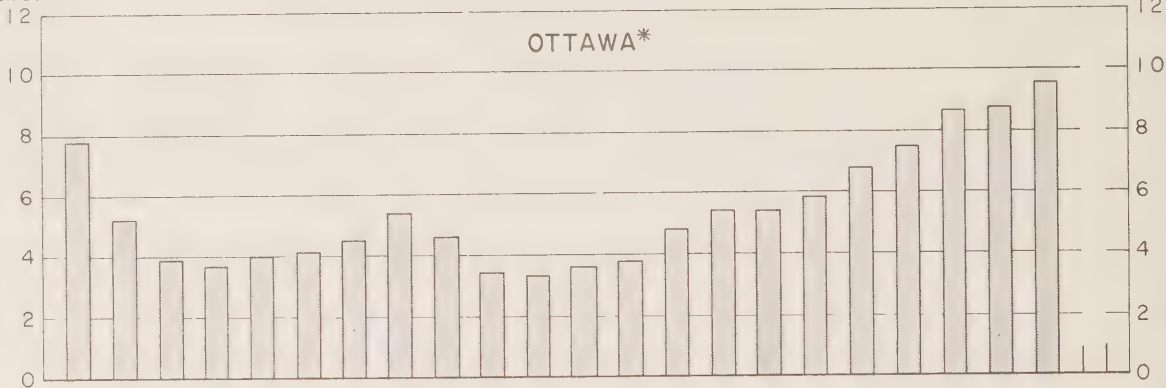
CHART-2

CHEQUES CASHED

BILLION DOLLARS

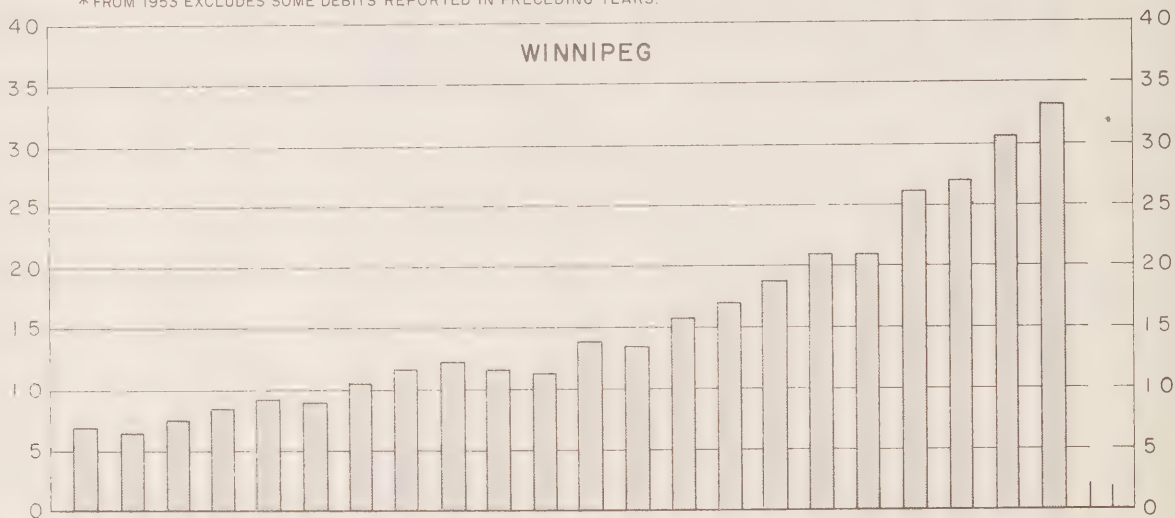
BILLION DOLLARS

OTTAWA*

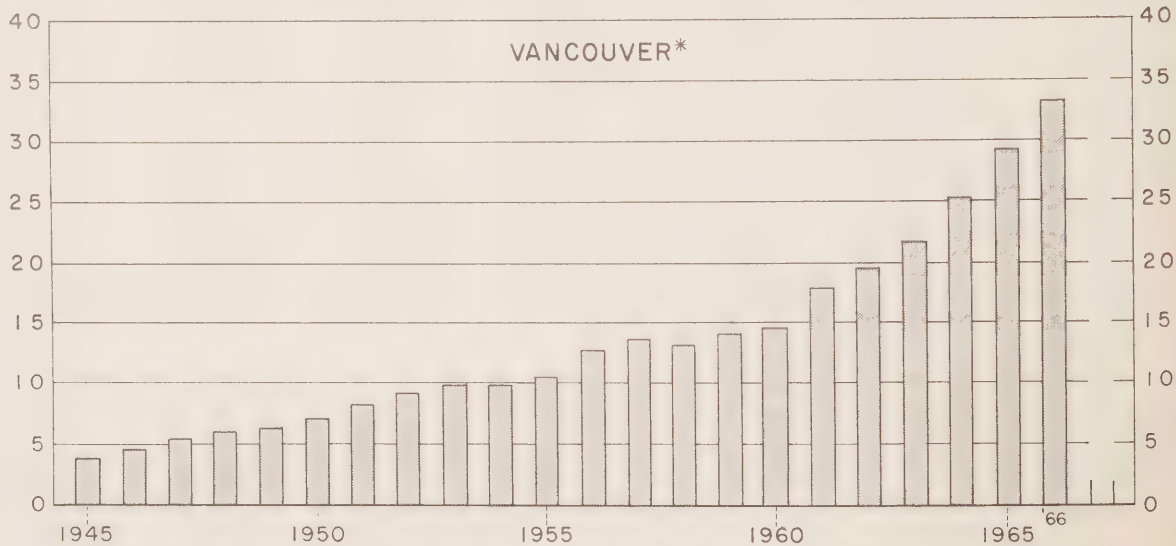


*FROM 1953 EXCLUDES SOME DEBITS REPORTED IN PRECEDING YEARS.

WINNIPEG



VANCOUVER*



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1964	1965	1966
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,134.3	1,368.9	1,698.4
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	821.0	957.3	994.4
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	889.1	956.5	1,082.8
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	1,007.8	1,175.6	1,394.7
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,292.3	1,474.5	1,655.7
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,092.2	1,210.4	1,318.9
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,235.9	1,425.6	1,475.3
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,274.2	1,450.9	1,624.6
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	842.2	947.4	1,123.5
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	841.0	903.3	965.5
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	856.0	995.5	1,127.2
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,371.3	1,594.8	1,717.5
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,136.9	1,320.7	1,432.0
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,422.5	1,646.8	1,960.3
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,480.8	1,814.5	1,858.6
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	714.4 ¹	721.6 ¹	799.4 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,210.3	1,319.3	1,525.5
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	1,007.8	1,177.3	1,450.3
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	990.4	1,149.4	1,293.7
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,490.4	1,713.1	1,811.5
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	802.0	961.8	1,144.3
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	1,372.4	1,573.5	1,676.9
Prairie Provinces:										
Brandon.....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,001.5	980.6	1,222.7
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,162.4	2,381.5	2,532.0
Edmonton.....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	2,450.0	2,774.4	3,032.2
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,125.1	1,215.9	1,412.6
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,099.9	1,148.1	1,320.5
Moose Jaw.....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	643.6	693.7	827.8
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,067.4	1,148.9	1,251.9
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,167.7	1,245.8	1,553.9
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,350.7	1,596.8	2,079.9
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,014.7	1,151.9	1,254.1
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,335.1	1,493.8	1,653.0
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	2	2	2	2
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	1,557.9	1,810.0	2,047.5
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,303.9	1,364.1	1,541.3
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	1,516.3	1,737.0	1,964.7
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,336.7	1,524.2	1,668.7

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

CHART-3

CHEQUES CASHED

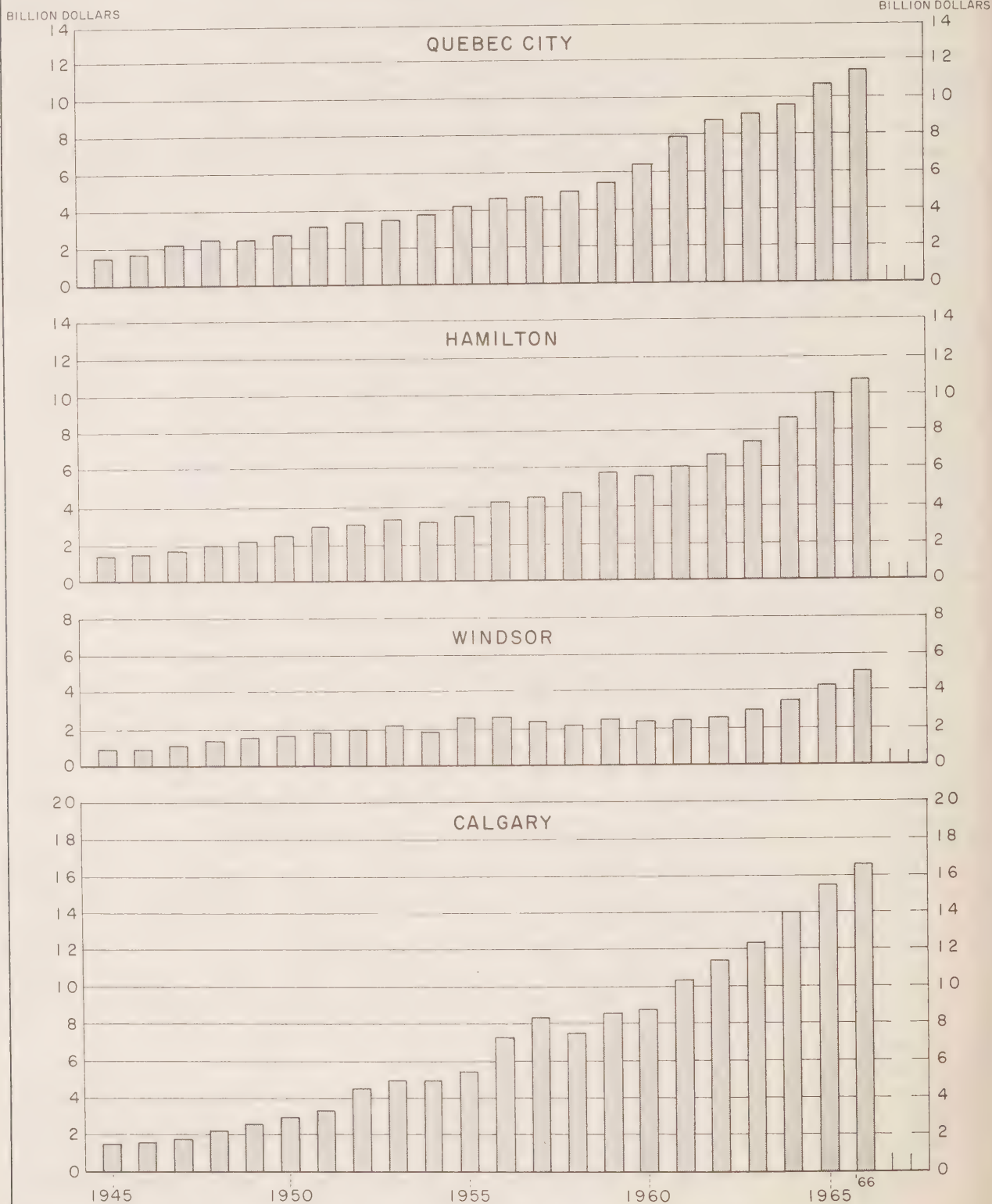


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1964	1965	1966
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.92	0.98	1.10
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.21	0.22	0.21
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.41	0.38	0.40
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.45	0.45	0.51
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	1.99	2.03	2.22
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.89	27.90	28.59
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.29	2.23	2.21
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.24
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	30.43	30.38	31.04
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.22	0.22	0.24
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.20	0.19
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.15	0.14	0.16
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.14	0.14	0.15
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.05	2.09	2.06
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.19	0.20	0.20
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.48	0.49	0.53
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.38	1.48	1.39
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	2.06 ³	1.83 ³	1.84 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.21	0.19	0.20
St. Catharines	—	—	—	—	0.41	0.36	0.33	0.36	0.38	0.39
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.18	0.19	0.21
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.20	0.20	0.21
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.24	37.53	36.22
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.85	0.89	0.96
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	45.92	46.17	44.95
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.07	0.08
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.37	3.26	3.16
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.53	2.51	2.50
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.15	0.15	0.15
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.07
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.11	0.10	0.11
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.06	0.06
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.42	1.33	1.51
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.37	0.38	0.46
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.46	6.42	6.39
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	15.59	15.50	14.63	14.35	14.49
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	⁶	⁶	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.04	6.16	6.36
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.99	0.91	0.94
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.03	7.07	7.30
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

CHART-4

CHEQUES CASHED

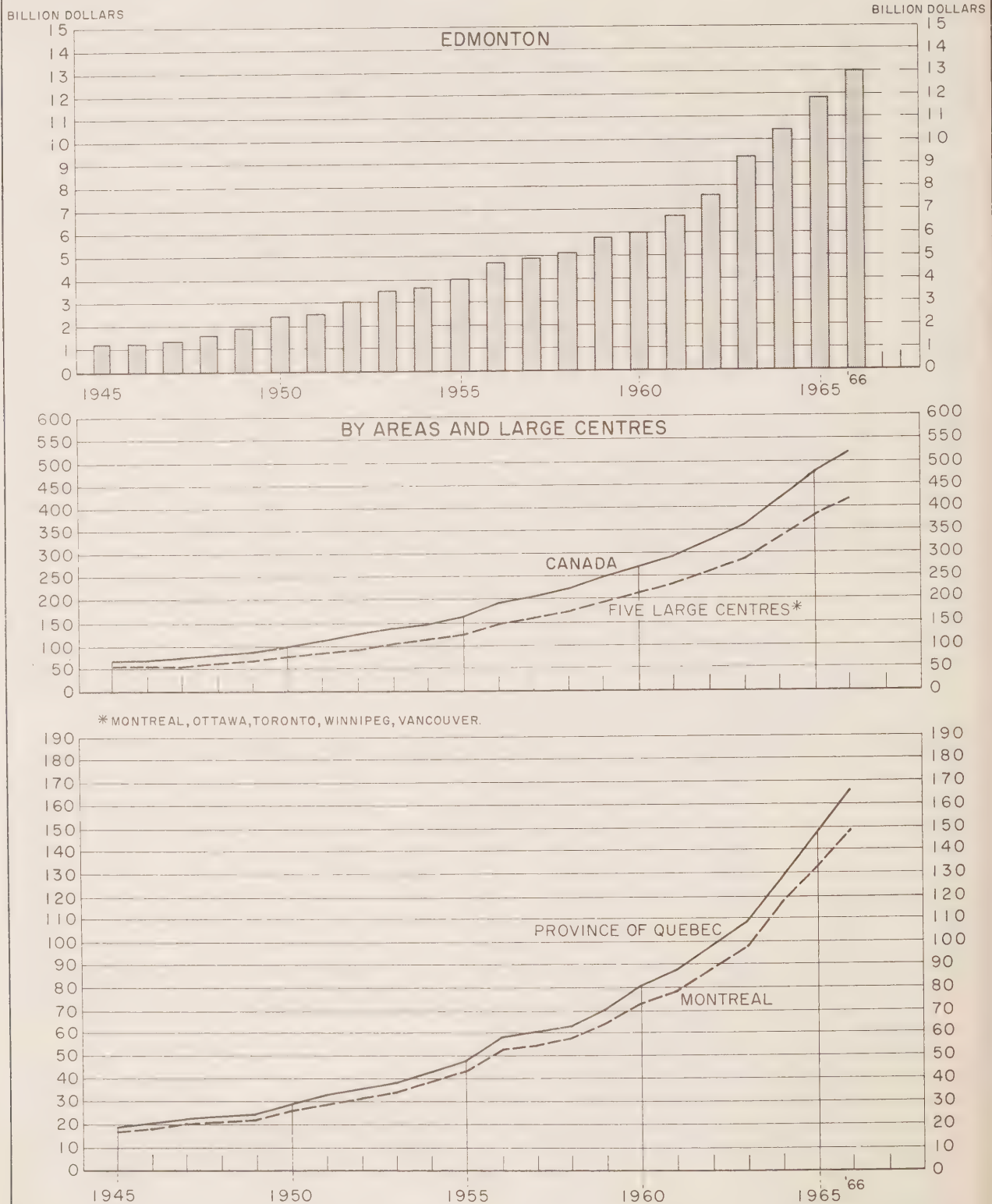


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1942	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ⁸	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 ⁸	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743
1966 ⁸	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010

See footnotes at end of table.

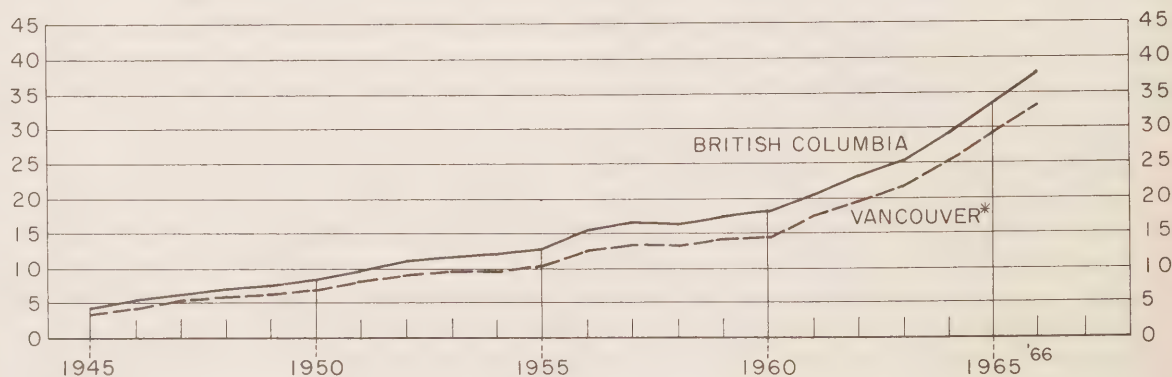
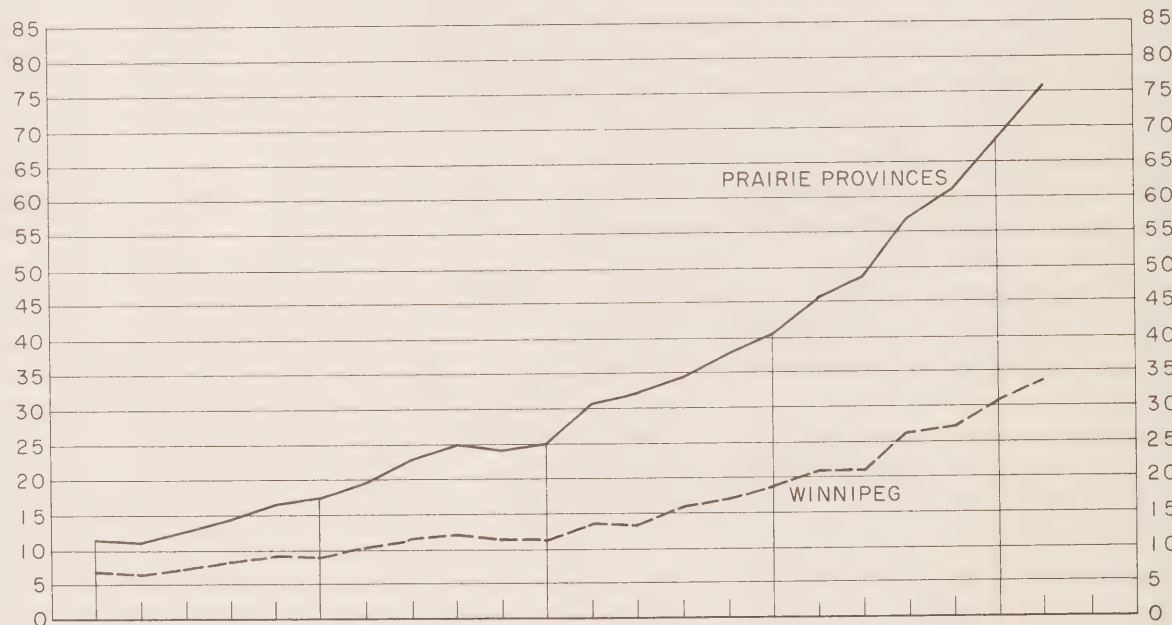
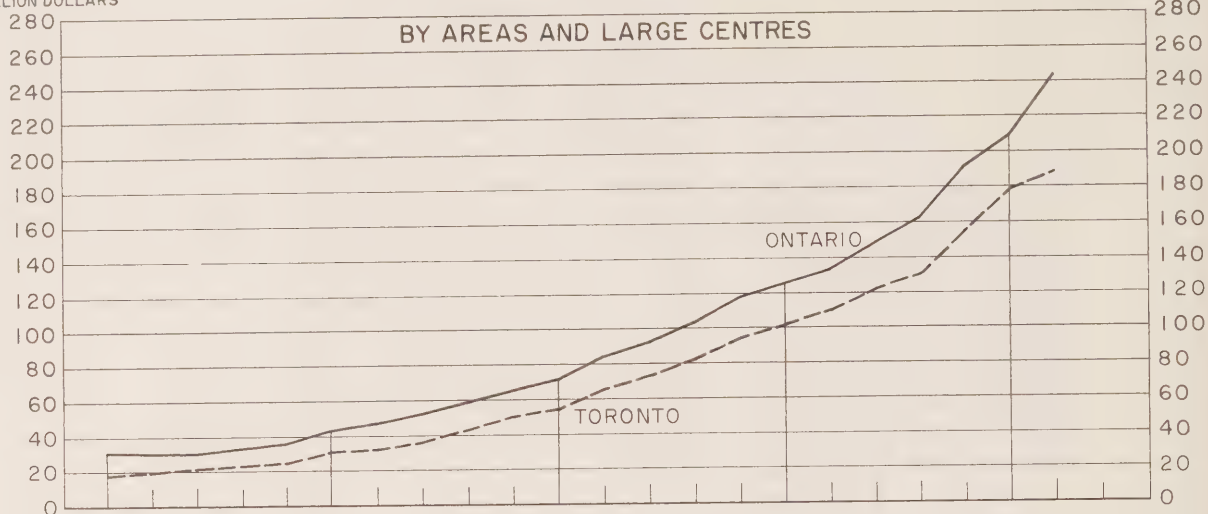
CHART-5

CHEQUES CASHED

BILLION DOLLARS

BILLION DOLLARS

BY AREAS AND LARGE CENTRES



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1941	126.9	532,366	154,748	253,598	—	9,904,908
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1941	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1941	105,513	218,415	497,465	3,334,459	114,549	140,739
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹¹	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹¹	927,069	1,796,657
1966	1,019,805	2,764,606	7,234,046	9,624,047 ¹¹	1,071,951	2,020,306

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1941	105,821	96,813	11,354,826	742,770	54,554	923,983
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1941	620,646	67,724	42,537	103,732	45,346	561,116
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966	13,046,914	808,376	371,788	567,925	322,877	7,886,732

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1941	160,690	4,011,317	—	110,026	1,905,072	412,047
1942	179,836	3,872,888	—	138,131	2,222,168	480,583
1943	208,745	5,592,307	—	153,522	2,636,095	507,788
1944	264,084	6,986,367	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	¹²	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965	1,834,178	30,599,418	—	—	29,323,153	4,323,590
1966	2,389,089	33,312,945	—	—	33,171,639	4,885,371

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank, May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	37,018	47,190	72,033	96,870	5,902	8,811
February	30,902	41,457	74,013	80,153	5,069	7,545
March	40,289	46,039	80,454	86,909	6,678	8,554
April	44,156	49,463	80,421	99,499	6,532	9,681
May	45,604	46,792	72,244	102,333	7,043	9,188
June	41,666	51,354	79,466	106,232	7,902	10,644
July	45,391	44,956	89,564	99,537	7,257	10,196
August	41,354	54,098	89,913	108,744	8,353	10,199
September	40,358	49,371	97,164	98,261	7,501	10,136
October	44,458	48,508	88,098	111,056	7,836	9,869
November	51,648	55,572	88,171	123,898	8,644	10,303
December	51,273	53,646	94,201	115,630	9,007	11,524
Totals	514,117	588,446	1,005,742	1,229,122	87,724	116,650
	Halifax		Moncton		Saint John	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	336,904	459,388	75,918	81,802	141,431	161,655
February	342,015	467,240	74,448	79,642	142,271	156,762
March	350,682	574,028	86,780	94,710	149,994	161,260
April	339,927	504,245	91,994	88,791	152,218	184,572
May	458,871	501,226	87,891	93,341	160,070	187,588
June	420,582	436,880	83,953	95,372	152,118	193,949
July	323,039	409,413	84,608	85,908	151,690	172,963
August	363,219	407,604	97,286	90,769	165,064	176,856
September	360,059	464,638	86,524	86,426	165,256	174,681
October	406,470	432,152	82,330	90,859	137,616	153,461
November	458,967	562,545	89,324	89,376	160,414	169,804
December	488,548	549,244	94,222	98,401	157,340	184,325
Totals	4,649,283	5,768,603	1,035,278	1,075,397	1,835,482	2,077,876
	St. John's		Sydney		Total for 8 centres	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	141,707	205,980	42,325	43,782	853,238	1,105,478
February	121,980	171,126	41,924	43,008	832,622	1,046,933
March	138,856	169,463	50,594	46,353	904,327	1,187,316
April	160,973	180,930	44,036	49,537	920,257	1,166,718
May	159,802	352,061	51,888	55,939	1,043,413	1,348,468
June	193,672	219,644	50,151	56,134	1,029,510	1,170,209
July	169,263	198,215	47,736	51,343	918,548	1,072,531
August	162,929	260,662	45,060	51,712	973,178	1,160,644
September	161,979	207,200	50,202	51,004	970,043	1,141,717
October	190,266	215,989	50,775	45,708	1,007,849	1,107,602
November	343,368	240,620	51,232	53,098	1,251,768	1,305,216
December	201,404	262,933	57,610	54,159	1,153,605	1,329,862
Totals	2,147,199	2,684,823	583,533	601,777	11,858,358	14,142,694

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	41,950	43,573	30,200	31,554	32,450	34,323
February	42,873	46,748	30,153	30,020	27,941	32,904
March	54,933	53,880	34,629	33,433	33,776	38,520
April	54,813	53,330	37,211	33,113	35,789	35,031
May	55,440	55,458	36,549	36,666	36,387	42,969
June	47,743	54,249	39,582	37,952	39,929	41,220
July	43,350	47,811	35,953	36,520	36,415	39,553
August	46,863	49,475	35,541	36,209	40,282	39,540
September	46,794	48,927	35,208	37,323	38,060	42,480
October	49,250	53,977	35,398	39,211	37,163	43,293
November	48,953	56,697	40,174	40,466	41,365	43,277
December	55,849	54,721	43,179	40,267	42,107	41,950
Totals	588,811	618,846	433,777	432,734	441,664	475,060
	Montreal		Quebec City		St. Hyacinthe	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	9,774,664	11,228,550	901,368	888,099	43,978	50,306
February	10,152,374	11,455,903	803,260	945,697	45,722	51,354
March	11,255,089	11,617,681	917,233	1,049,484	50,923	58,984
April	11,236,619	11,992,199	927,623	921,235	52,995	54,433
May	10,980,345	12,580,206	929,321	1,014,693	52,100	63,700
June	11,108,403	11,893,158	845,188	939,268	56,169	64,685
July	10,392,185	11,727,989	945,421	888,177	54,035	57,898
August	10,804,377	12,506,628	703,708	1,053,589	55,882	62,373
September	11,205,130	12,784,497	808,614	932,400	60,200	61,760
October	11,392,337	13,019,769	868,344	990,078	55,462	63,305
November	11,823,973	14,339,864	915,484	923,473	61,837	71,419
December	12,667,756	13,959,361	1,033,564	1,003,539	63,632	70,875
Totals	132,793,252	149,105,805	10,599,128	11,549,732	652,935	731,092
	Shawinigan Falls		Sherbrooke		Trois-Rivières	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	19,249	24,830	83,858	92,916	58,767	76,268
February	19,535	22,810	82,375	86,888	59,660	76,212
March	26,085	25,913	93,394	107,186	57,415	96,726
April	22,893	22,818	99,705	106,252	70,405	76,935
May	25,649	26,851	102,256	113,522	85,833	84,446
June	26,151	27,178	105,628	98,153	80,598	110,194
July	22,122	23,760	106,461	104,496	73,259	76,769
August	23,495	20,848	99,603	107,829	88,604	85,829
September	24,399	22,585	105,059	100,790	83,304	89,154
October	23,140	21,496	96,727	98,208	89,529	87,604
November	27,055	23,650	103,833	113,642	83,186	99,096
December	28,903	23,390	114,847	105,523	115,359	93,340
Totals	288,676	286,129	1,193,746	1,235,405	945,919	1,052,573

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1965	1966	1965		1966	
	thousands of dollars					
January	15,578	19,909	11,002,062		12,490,328	
February	14,906	17,392	11,278,799		12,765,928	
March	17,569	21,063	12,541,046		13,102,870	
April	17,939	21,661	12,555,992		13,317,007	
May	19,069	22,709	12,322,949		14,041,220	
June	18,837	23,451	12,368,228		13,289,508	
July	17,977	22,556	11,727,178		13,025,529	
August	19,336	23,810	11,917,691		13,986,130	
September	18,891	23,370	12,425,659		14,143,286	
October	20,661	22,949	12,668,011		14,439,890	
November	22,895	26,131	13,168,755		15,737,715	
December	24,048	25,222	14,189,244		15,418,188	
Totals	227,706	270,223	148,165,614		165,757,599	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	72,047	87,481	75,275	93,319	51,906	61,944
February	69,473	83,752	73,696	77,694	44,159	55,601
March	84,615	94,676	76,111	71,737	48,199	76,300
April	82,354	88,574	68,959	64,905	51,482	63,872
May	90,521	107,703	68,873	77,807	53,324	79,416
June	88,909	102,839	73,805	85,122	58,520	70,877
July	89,933	92,167	67,130	77,463	54,959	72,688
August	92,361	92,697	72,117	85,636	55,596	68,028
September	92,450	106,799	82,292	74,292	55,930	83,634
October	84,016	114,204	73,644	81,254	64,196	65,497
November	93,312	124,891	94,514	96,794	63,931	75,410
December	97,156	134,075	106,475	111,103	82,748	91,424
Totals	1,037,147	1,229,858	932,891	997,126	684,950	864,691
	Fort William		Guelph		Hamilton	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	47,501	55,408	51,202	63,949	734,354	898,357
February	43,180	48,537	50,090	55,699	686,055	777,182
March	52,359	60,474	56,920	65,673	767,309	894,974
April	54,156	59,012	58,662	63,658	778,708	871,313
May	56,292	65,159	60,580	69,618	844,418	896,665
June	63,114	70,575	65,591	72,425	867,612	977,707
July	55,648	64,661	57,515	58,072	847,773	876,541
August	60,040	68,651	58,638	65,348	857,986	867,763
September	58,945	64,720	63,798	69,701	837,180	912,070
October	56,513	65,505	64,443	67,829	838,803	893,218
November	65,327	75,343	72,054	81,060	982,362	947,734
December	65,177	69,889	87,166	77,836	925,708	921,280
Totals	678,252	767,934	746,659	810,868	9,968,268	10,734,804

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued

Month	3. Province of Ontario—Continued					
	Kingston		Kitchener		London	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	67,836	75,140	157,918	197,819	470,209	597,854
February	60,847	68,586	165,561	194,182	476,736	541,670
March	74,301	88,462	166,865	218,006	568,397	616,193
April	70,643	76,238	176,716	214,605	556,329	595,654
May	80,673	95,122	191,989	236,801	585,445	634,300
June	85,275	92,121	211,557	252,631	689,081	627,589
July	88,566	84,334	198,641	234,853	618,071	641,766
August	83,013	83,049	192,614	234,273	595,512	574,792
September	83,692	85,268	200,620	233,299	578,645	549,496
October	76,763	83,683	203,665	236,907	571,980	554,596
November	83,028	96,756	222,020	262,791	654,652	647,648
December	85,856	91,046	234,365	248,439	697,261	652,488
Totals	940,493	1,019,805	2,322,531	2,764,606	7,062,318	7,234,046
	Niagara Falls		Oshawa		Ottawa	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	55,576	69,219	241,869	535,639	754,946	724,193
February	64,465	69,018	461,097	484,623	633,560	733,905
March	70,595	82,311	569,403	571,177	701,729	771,851
April	65,381	78,962	556,114	533,270	728,219	693,546
May	76,254	79,736	563,509	544,355	706,111	777,951
June	72,464	87,797	527,081	496,560	740,473	936,261
July	78,723	80,877	537,636	424,223	750,861	798,131
August	83,981	81,939	458,698	328,553	729,314	795,049
September	64,806	74,700	319,276	378,239	730,827	804,915
October	66,701	92,927	344,717	388,782	691,608	858,249
November	78,359	77,496	445,474	521,109	733,688	843,824
December	85,681	76,259	725,668	727,417	786,087	886,172
Totals	862,986	951,241	5,750,542	5,933,947	8,687,423	9,624,047
	Peterborough			Port Arthur		
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	70,723	73,646	39,223	41,991		
February	63,356	75,338	33,329	41,142		
March	71,170	87,527	45,662	48,794		
April	67,991	81,764	46,240	43,441		
May	78,559	92,350	53,508	48,911		
June	87,833	97,322	54,178	57,388		
July	82,631	93,778	49,596	47,564		
August	75,585	90,025	50,705	49,274		
September	79,291	96,769	47,019	52,660		
October	74,351	87,842	47,563	51,686		
November	82,673	97,218	51,320	57,527		
December	92,906	98,372	51,280	52,083		
Totals	927,069	1,071,951	569,623	592,461		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	116,468	157,865	64,080	77,388	73,200	89,585
February	119,883	150,422	57,316	74,900	69,764	85,706
March	148,918	169,507	72,093	86,476	81,257	96,510
April	149,548	165,771	54,047	77,666	83,988	88,735
May	149,653	169,891	66,471	91,663	84,854	95,655
June	167,358	187,553	84,398	103,855	101,432	111,649
July	160,920	172,548	74,057	98,362	91,997	96,880
August	148,635	147,783	72,939	95,669	93,696	92,531
September	131,861	142,823	86,647	93,529	83,976	92,290
October	146,278	163,519	77,151	93,638	93,408	89,236
November	163,286	197,009	82,931	95,861	98,109	101,168
December	193,849	195,615	96,636	105,859	103,026	109,082
Totals	1,796,657	2,020,306	888,766	1,094,866	1,058,707	1,149,027
	Sudbury		Timmins		Toronto	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	69,396	88,683	20,418	25,632	14,378,743	14,852,560
February	65,161	80,307	18,893	27,110	13,644,931	13,993,325
March	77,597	90,434	21,461	30,103	15,767,130	16,651,954
April	72,661	84,948	21,671	27,330	15,167,958	14,748,183
May	79,359	94,738	23,721	34,703	14,587,165	16,450,177
June	87,147	93,399	27,581	36,340	15,875,029	15,931,853
July	81,984	88,710	22,630	31,073	14,553,419	14,777,020
August	85,187	91,630	24,468	33,697	13,780,526	14,764,887
September	85,176	92,639	23,660	34,854	14,428,631	16,319,338
October	81,362	92,188	26,288	35,540	13,615,578	15,636,931
November	91,938	98,054	27,413	38,759	15,322,102	17,061,419
December	96,716	100,215	29,745	32,866	17,521,039	17,714,250
Totals	973,684	1,095,945	287,949	388,007	178,642,251	188,901,897
	Windsor			Total for 21 centres		
	1965	1966	1965	1966		
	thousands of dollars					
January	299,710	386,936	17,912,600	19,254,608		
February	255,706	352,103	17,157,258	18,070,802		
March	316,493	420,299	19,838,584	21,293,438		
April	380,459	427,931	19,292,286	19,149,378		
May	350,466	451,285	18,851,745	21,194,006		
June	371,868	412,079	20,400,306	20,903,942		
July	383,387	407,028	18,946,077	19,318,739		
August	337,026	367,335	18,008,637	19,078,609		
September	322,780	394,733	18,457,502	20,756,768		
October	401,540	475,356	17,700,568	20,228,587		
November	447,616	484,098	19,956,109	22,081,969		
December	367,616	459,132	22,532,161	22,954,902		
Totals	4,234,667	5,038,315	229,053,833	244,285,748		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	22,839	27,514	1,488,198	1,452,331	818,499	958,176
February	19,419	25,022	1,167,709	1,207,792	805,566	868,947
March	23,004	30,168	1,386,129	1,387,661	892,358	1,009,402
April	25,359	29,825	1,406,623	1,437,309	1,233,284	1,259,393
May	25,611	31,006	1,116,844	1,322,884	841,334	1,102,192
June	28,363	35,576	1,282,066	1,281,404	1,093,570	1,041,312
July	27,181	31,181	1,373,213	1,289,413	992,854	1,077,055
August	24,255	34,234	1,145,778	1,338,245	857,802	1,090,074
September	25,115	33,131	1,164,099	1,274,481	1,069,356	1,163,177
October	29,486	39,518	1,315,347	1,410,965	962,808	1,073,457
November	36,062	46,210	1,292,520	1,583,216	1,060,624	1,374,887
December	35,384	38,231	1,357,354	1,489,103	1,309,440	1,028,842
Totals	322,078	401,616	15,495,880	16,474,804	11,937,495	13,046,914
	Lethbridge		Medicine Hat		Moose Jaw	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	48,453	59,895	25,136	31,122	35,579	53,193
February	44,938	51,876	22,585	23,823	30,744	49,261
March	57,324	66,316	27,516	29,121	33,114	43,733
April	56,482	65,743	27,267	26,993	33,944	51,018
May	56,446	70,116	27,949	28,787	38,946	54,232
June	62,546	69,295	28,768	35,511	39,393	57,142
July	55,253	63,728	24,174	32,007	37,634	38,378
August	57,829	70,144	24,298	31,519	41,057	38,207
September	56,290	68,615	25,502	31,535	41,222	38,364
October	52,747	66,275	25,006	31,228	41,961	39,953
November	75,511	81,760	32,615	37,666	49,109	51,320
December	71,966	74,613	32,440	32,476	53,188	53,124
Totals	695,785	808,376	323,256	371,788	475,891	567,925
	Prince Albert		Regina		Saskatoon	
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January	19,906	22,649	512,349	571,391	124,913	151,757
February	19,006	21,921	417,601	483,080	117,038	161,619
March	22,929	24,600	554,142	694,496	144,121	207,766
April	24,171	24,839	613,856	695,015	148,293	185,663
May	25,363	28,573	483,693	588,036	145,735	181,916
June	26,551	26,966	569,039	658,225	144,347	180,164
July	23,289	25,666	558,656	690,635	144,246	210,976
August	25,871	29,485	598,917	639,518	169,886	222,009
September	26,472	26,982	490,824	748,795	175,889	216,342
October	25,902	31,285	509,576	705,898	158,981	213,285
November	28,120	30,797	529,640	737,213	175,029	235,348
December	28,728	29,114	484,811	674,430	185,700	222,244
Totals	296,308	322,877	6,323,104	7,886,732	1,834,178	2,389,089

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1965	1966	1965	1966
	thousands of dollars			
January	1,985,425	2,409,150	5,081,297	5,737,178
February	1,951,544	2,232,621	4,596,150	5,125,962
March	2,589,559	2,860,686	5,730,196	6,353,949
April	2,390,529	2,642,535	5,959,808	6,418,333
May	2,388,733	2,820,766	5,150,654	6,228,508
June	2,564,936	2,840,154	5,839,579	6,225,749
July	2,665,278	2,876,126	5,901,778	6,335,165
August	2,634,290	2,897,357	5,579,983	6,390,792
September	2,827,112	2,681,089	5,901,881	6,282,511
October	2,835,240	2,911,945	5,957,054	6,523,809
November	2,891,881	2,949,081	6,171,111	7,127,498
December	2,874,891	3,191,435	6,433,902	6,833,612
Totals	30,599,418	33,312,945	68,303,393	75,583,066
	5. British Columbia			
	Vancouver ¹		Victoria	
	1965	1966	1965	1966
	thousands of dollars			
January	1,935,991	2,445,247	262,910	317,913
February	2,092,008	2,411,725	270,457	319,992
March	2,364,356	2,900,161	326,072	403,923
April	2,453,141	2,838,987	320,560	512,676
May	2,325,118	2,789,049	321,726	408,337
June	2,558,584	2,909,152	313,486	401,613
July	2,396,220	2,809,062	312,629	425,991
August	2,476,621	2,846,660	324,899	411,144
September	2,661,579	2,715,248	666,436	419,935
October	2,401,062	2,702,385	330,846	382,755
November	2,673,693	2,930,825	401,174	386,043
December	2,984,780	2,873,138	472,395	495,049
Totals	29,323,153	33,171,639	4,323,590	4,885,371
	Total for 2 centres		Canada — 51 centres	
	1965	1966	1965	1966
	thousands of dollars			
January	2,198,901	2,763,160	37,048,098	41,350,752
February	2,362,465	2,731,717	36,227,294	39,741,342
March	2,690,428	3,304,084	41,704,581	45,241,657
April	2,773,701	3,351,663	41,502,044	43,403,099
May	2,646,844	3,197,386	40,015,605	46,009,588
June	2,872,070	3,310,765	42,509,693	44,900,173
July	2,708,849	3,235,053	40,202,430	42,987,017
August	2,801,520	3,257,804	39,281,009	43,873,979
September	3,328,015	3,135,183	41,083,100	45,459,465
October	2,731,908	3,085,140	40,065,390	45,385,028
November	3,074,867	3,316,868	43,622,610	49,569,266
December	3,457,175	3,368,187	47,766,087	49,904,751
Totals	33,646,743	38,057,010	491,027,941	537,826,117

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1948	75,970,063	..	..	4,717,385	3,958,972	1.19
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1965						
January	35,691,891	5,113,355	83.76	1,356,207	10,560,968	1.54
February	34,968,271	4,766,688	88.03	1,259,023	10,755,592	1.40
March	40,201,096	4,861,926	99.22	1,503,485	10,982,599	1.64
April	40,019,371	5,122,676	93.75	1,482,673	11,245,205	1.58
May	38,272,902	5,335,002	86.09	1,742,703	11,311,801	1.85
June	40,812,005	5,454,599	89.79	1,697,688	11,355,095	1.79
July	38,650,022	5,372,478	86.33	1,552,408	11,542,111	1.61
August	37,789,813	5,357,448	84.64	1,491,196	11,732,276	1.53
September	39,529,958	5,457,899	86.91	1,553,142	11,873,083	1.57
October	38,576,894	5,489,140	84.33	1,488,496	12,035,804	1.48
November	41,648,691	5,524,732	90.46	1,973,919	11,990,062	1.98
December	46,034,422	5,701,116	96.90	1,731,665	11,801,261	1.76
1966						
January	39,835,081	5,720,736	83.56	1,515,671	11,832,230	1.54
February	38,155,771	5,581,464	82.03	1,585,571	11,961,068	1.59
March	43,592,414	5,508,748	94.96	1,649,243	12,123,168	1.63
April	41,780,105	5,503,909	91.09	1,622,994	12,301,781	1.58
May	44,205,765	5,597,993	94.76	1,803,823	12,335,778	1.76
June	43,076,409	5,617,963	92.01	1,823,764	12,345,212	1.77
July	41,192,905	5,722,956	86.37	1,794,112	12,468,964	1.73
August	41,973,985	5,823,167	88.23	1,899,994	12,574,053	1.81
September	43,441,186	5,847,314	89.15	2,018,279	12,675,298	1.91
October	43,503,414	6,042,214	86.40	1,881,614	12,867,542	1.75
November	46,789,144	6,115,138	91.82	2,780,122	12,787,100	2.61
December	47,997,588	6,156,886	93.55	1,907,163	12,585,179	1.82

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

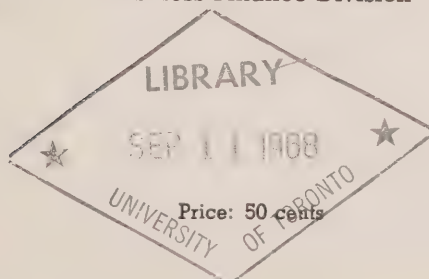


CHEQUES CASHED IN CLEARING CENTRES

1967

Published by Authority of
The Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS
Business Finance Division



August 1968
6609-510

Price: 50 cents

Volume 46

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1967. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page 7
Definition and Coverage	7 - 9

Charts

1, 2, 3. Canada and Principal Cities, 1945-67	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-67	14, 15

Tables

1.	Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1965, 1966 and 1967.....	10
2.	Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	16
3.	Relative Importance of Individual Clearing House Centres	17
4.	Cheques Cashed against Individual Accounts, by Regions and Centres	18, 19-24
5.	Cheques Cashed by Clearing Centres and Months, during 1966 and 1967	25-31
6.	Cheques Cashed against Current and Savings Accounts	32

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1967. The value of cheques cleared in the fifty-one centres rose to \$585,082 million, an increase of 9.8 per cent above the value for 1966. The value

of cheques cleared in the Atlantic Provinces increased by 10.6 per cent followed by the Prairie Provinces with 10.3 per cent, Ontario with 9.3 per cent, British Columbia with 8.5 per cent and Quebec with 7.2 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May, 1931 branches in Weyburn were absorbed by the Imperial bank. In May, 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May, 1950 clearings in Cornwall were included making a total of 35 centres. In January, 1953 there were 17 new centres added making a total of 52

centres. New Westminster bank clearings were included with Vancouver in January, 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

The Centres

Forty-five of the fifty-one centres showed a higher value of cheques cleared in 1967 as compared with 1966. Cheques cleared in Halifax, the leading centre in the Atlantic Provinces was 7.2 per cent above the figure for 1966. Bank clearings in Montreal increased by 6.7 per cent and in Toronto by 9.0 per cent. In the Western regions cheques cashed in Winnipeg rose by 4.7 per cent and in Vancouver by 6.2 per cent.

Over 45 per cent of the cheques cashed in Canada are cleared in Ontario. Cheques cleared in

Toronto accounted for over 80 per cent of the provincial total for 1967. Cheques cleared in Quebec, were over 30 per cent of the Canada total whilst the Prairie Provinces accounted for over 14 per cent. Value of cheques cashed in Winnipeg was over 41 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at over 7 per cent of the national total for 1967. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June, 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January, 1961 cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 88.32 for 1967 as compared with 89.50 for 1966 and 89.15 for 1965. The annual turnover ratio of savings accounts was 1.86 in comparison with 1.80 for 1966 and 1.65 for 1965.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns

and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by adding additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 32 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1966 and 1967 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1965, 1966 and 1967

Clearing house centres	1939	1946	1965	1966	1967
	thousands of dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	4,649,283	5,768,603	6,182,636
Moncton	108,892	276,711	1,035,278	1,075,397	1,269,034
Saint John	189,232	456,571	1,835,482	2,077,876	2,183,938
St. John's	—	—	2,147,199	2,684,823	3,077,124
Totals	679,948	1,604,018	9,667,242	11,606,699	12,712,732
Quebec:					
Montreal	8,759,472	18,828,185	132,793,252	149,105,805	159,094,150
Quebec	977,211	1,722,533	10,599,128	11,549,732	13,248,373
Sherbrooke	83,716	198,642	1,193,746	1,235,405	1,400,594
Totals	9,820,399	20,749,360	144,586,126	161,890,942	173,743,117
Ontario:					
Brantford	107,113	269,742	1,037,147	1,229,858	1,538,214
Chatham	102,260	185,640	932,891	997,126	1,153,382
Cornwall	—	—	684,950	864,691	854,930
Fort William	67,033	185,151	678,252	767,934	809,191
Hamilton	644,434	1,460,388	9,968,268	10,734,804	10,882,411
Kingston	72,713	205,647	940,493	1,019,805	1,104,544
Kitchener	145,302	363,578	2,322,531	2,764,606	2,871,119
London	385,768	871,611	7,062,318	7,234,046	7,866,449
Ottawa	1,266,268	5,170,462	8,687,423 ¹	9,624,047 ¹	12,363,375 ¹
Peterborough	70,496	197,282	927,069	1,071,951	1,217,405
St. Catharines	—	253,814	1,796,657	2,020,306	2,123,929
Sarnia	76,490	244,696	888,766	1,094,866	1,253,850
Sudbury	85,813	153,373	973,684	1,095,945	1,274,936
Toronto	10,173,867	19,907,027	178,642,251	188,901,897	205,975,596
Windsor	420,933	933,545	4,234,667	5,038,315	5,722,255
Totals	13,618,490	30,401,956	219,777,367	234,460,197	257,011,586
Prairie Provinces:					
Brandon	33,810	104,140	322,078	401,616	497,111
Calgary	661,676	1,602,018	15,495,880	16,474,804	18,430,118
Edmonton	470,280	1,213,184	11,937,495	13,046,914	15,492,153
Lethbridge	56,702	146,971	695,785	808,376	922,236
Medicine Hat	27,707	74,791	323,256	371,788	398,806
Moose Jaw	83,327	185,849	475,891	567,925	425,698
Prince Albert	27,796	104,870	296,308	322,877	393,465
Regina	555,513	977,251	6,323,104	7,886,732	9,036,179
Saskatoon	121,854	349,201	1,834,178	2,389,089	2,903,177
Winnipeg	3,439,565	6,366,405	30,599,418	33,312,945	34,874,642
Totals	5,478,230	11,124,680	68,303,393	75,583,066	83,373,585
British Columbia:					
New Westminster	78,647	226,076	2	2	2
Vancouver	1,587,411	4,354,230	29,323,153	33,171,639	35,223,762
Victoria	354,226	787,288	4,323,590	4,885,371	6,057,540
Totals	2,020,284	5,367,594	33,646,743	38,057,010	41,281,302
CANADA	31,617,351	69,247,608	475,980,871	521,597,914	568,122,322

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

CHART-I

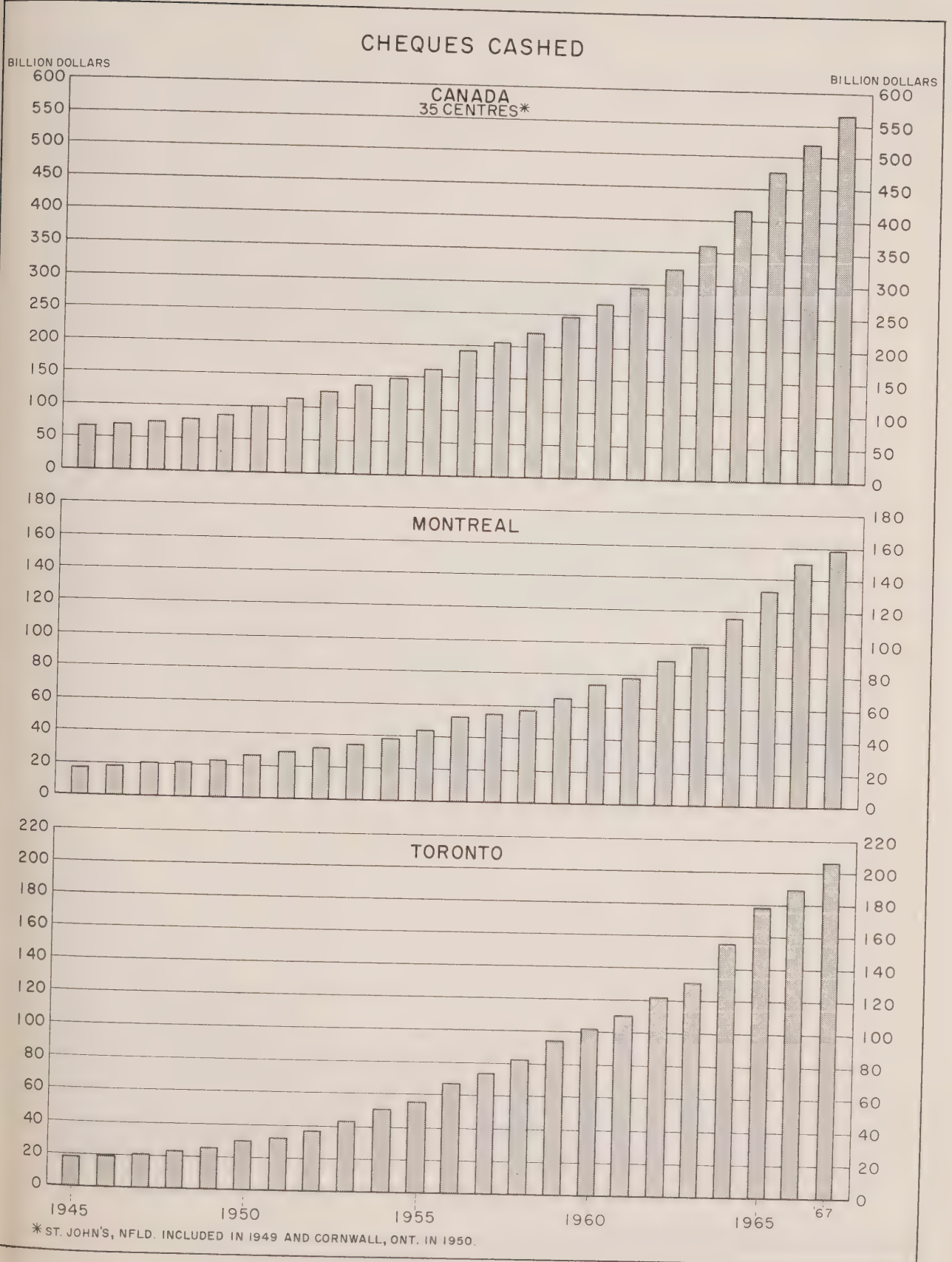


CHART-2

CHEQUES CASHED



CHART-3

CHEQUES CASHED

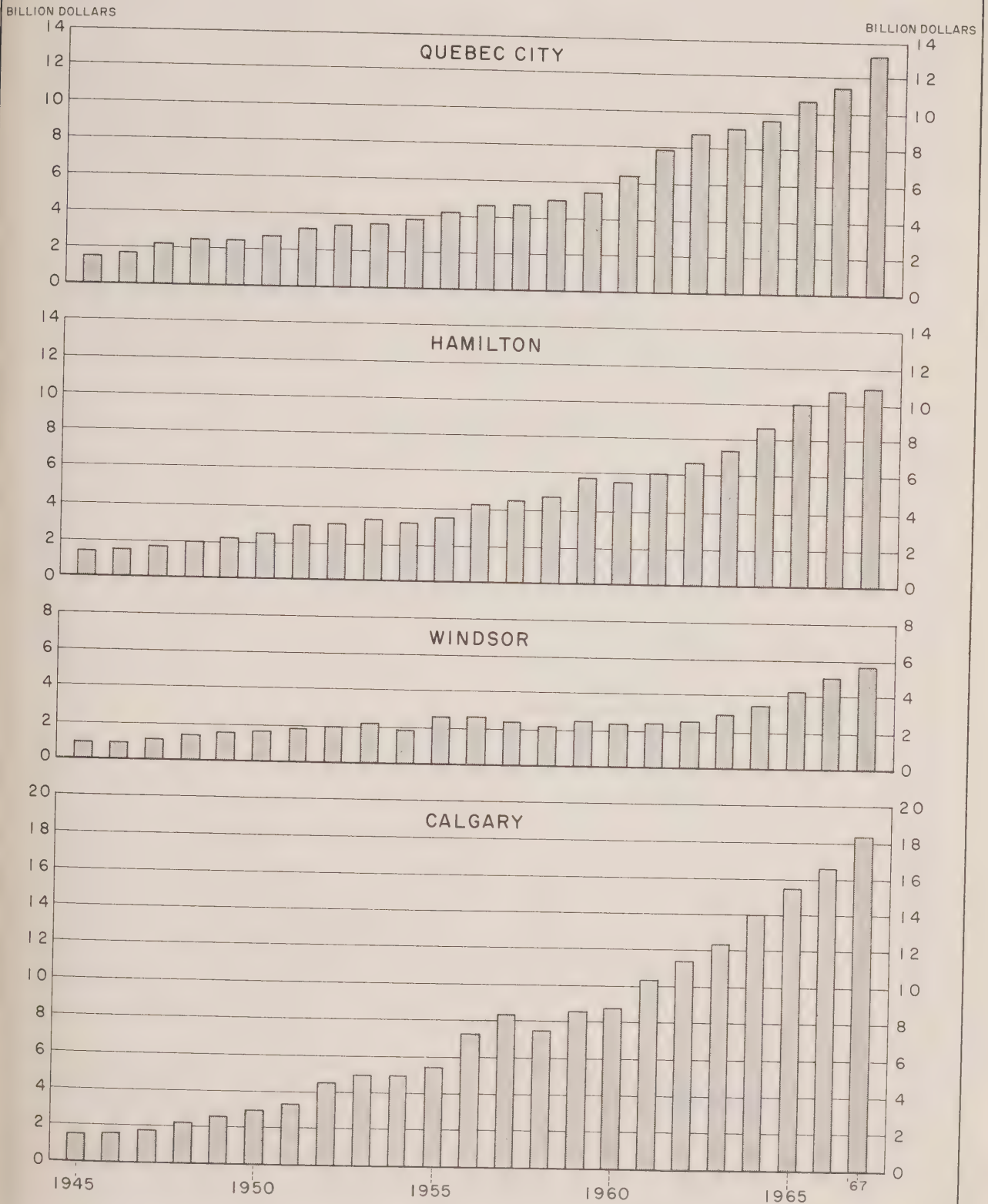
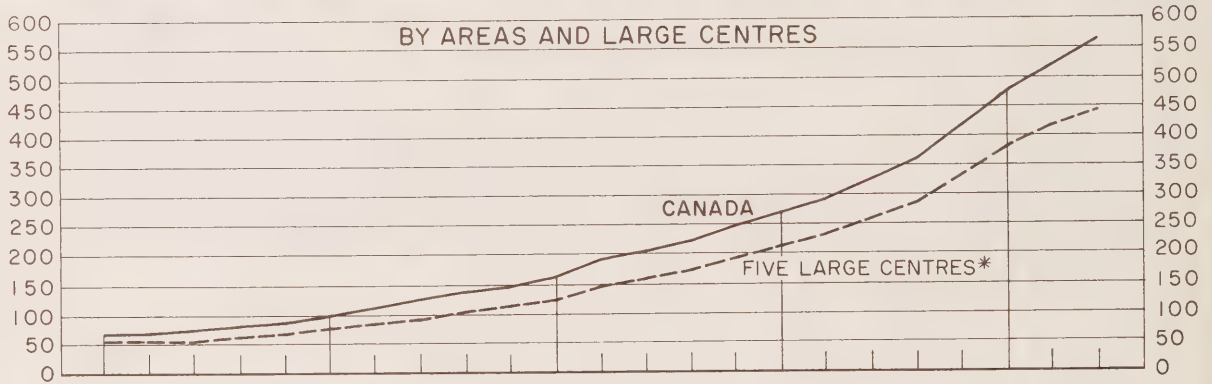
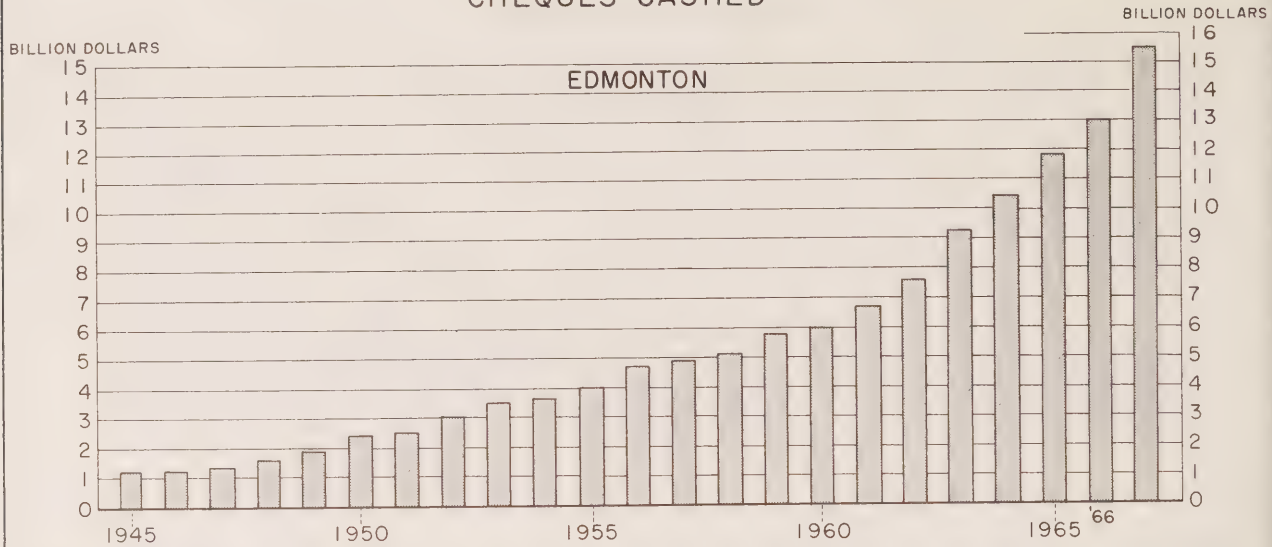


CHART-4

CHEQUES CASHED



* MONTREAL, OTTAWA, TORONTO, WINNIPEG, VANCOUVER.

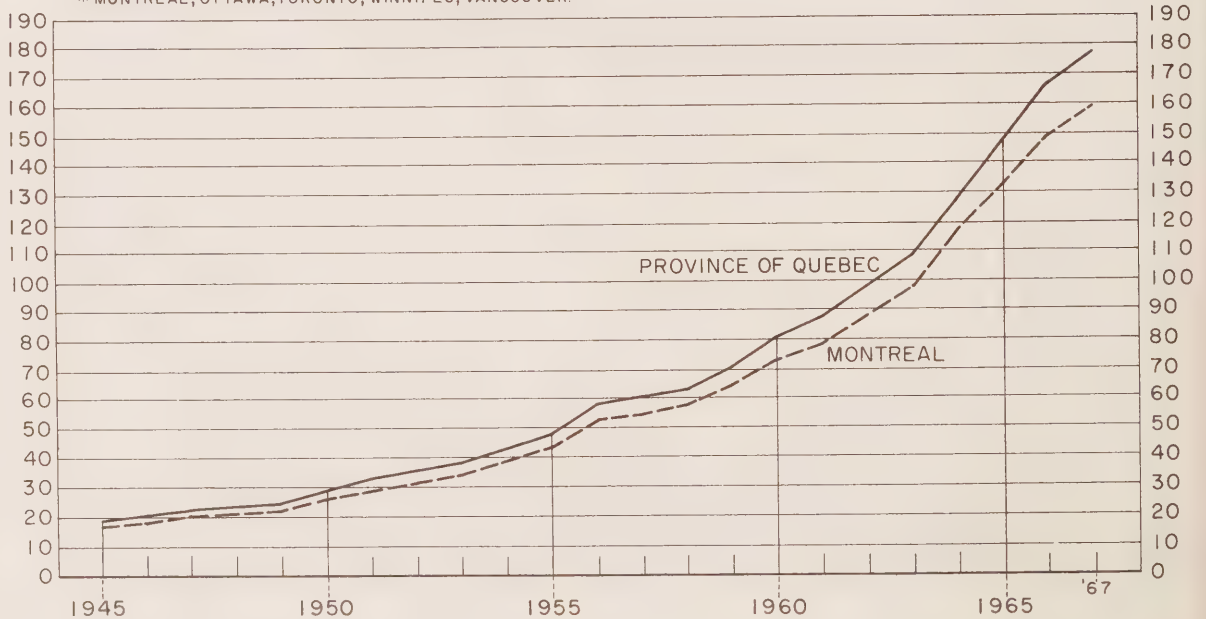
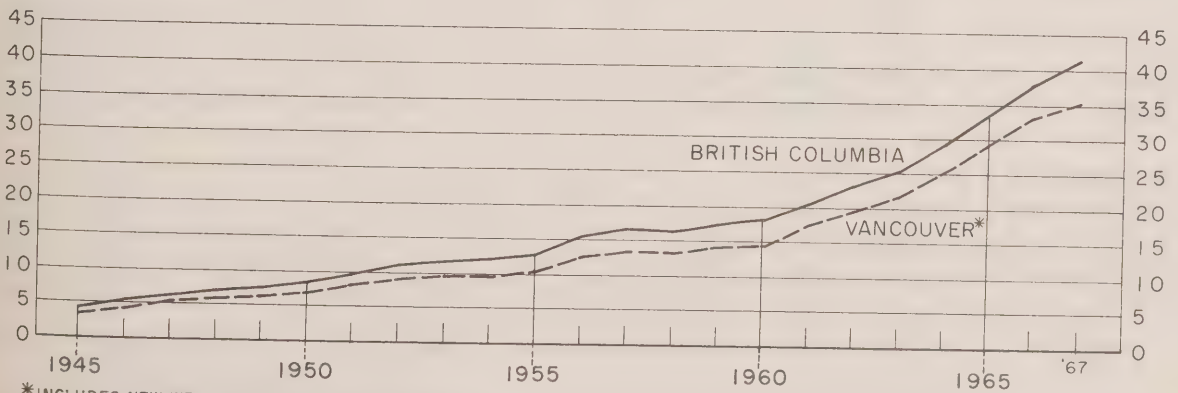
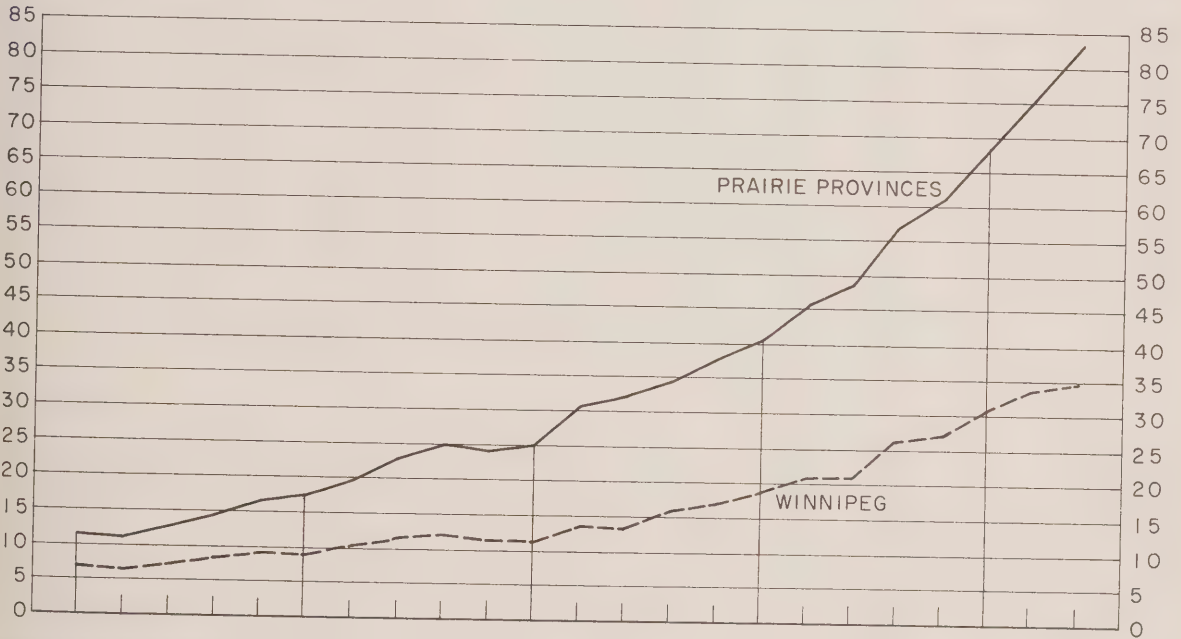
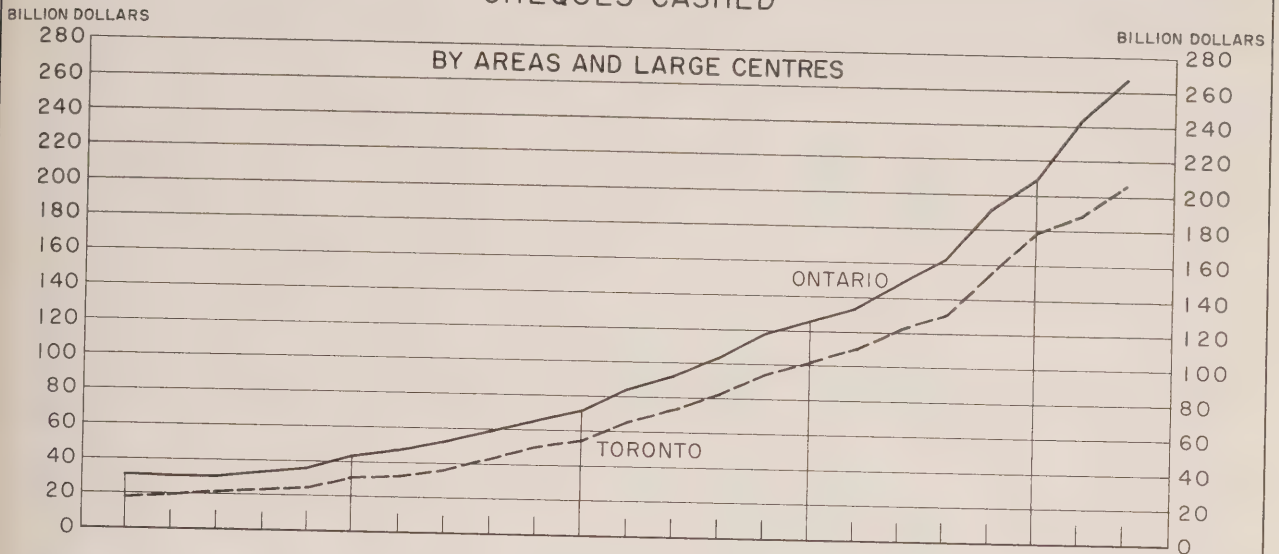


CHART-5

CHEQUES CASHED



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1965	1966	1967
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,368.9	1,698.4	1,820.3
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	957.3	994.4	1,173.5
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	956.5	1,082.8	1,138.1
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	1,175.6	1,394.7	1,506.3
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,474.5	1,655.7	1,766.6
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,210.4	1,318.9	1,512.9
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,425.6	1,475.3	1,672.6
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,450.9	1,624.6	1,743.5
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	947.4	1,123.5	1,405.2
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	903.3	965.5	1,116.8
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	995.5	1,127.2	1,187.7
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,594.8	1,717.5	1,741.1
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,320.7	1,432.0	1,551.0
Kitchener	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,646.8	1,960.3	2,035.8
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,814.5	1,858.6	2,021.1
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	721.6 ¹	799.4 ¹	1,027.0 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,319.3	1,525.5	1,732.5
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	1,177.3	1,450.3	1,660.9
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	1,149.4	1,293.7	1,505.0
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,713.1	1,811.5	1,975.2
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	961.8	1,144.3	1,299.7
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	1,573.5	1,676.9	1,839.4
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	697.3	819.1	980.6	1,222.7	1,513.5
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,381.5	2,532.0	2,832.5
Edmonton	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	2,774.4	3,032.2	3,600.5
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,215.9	1,412.6	1,611.6
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,148.1	1,320.5	1,416.4
Moose Jaw	141.4	187.2	71.0	121.5	247.0	571.7	552.4	693.7	827.8	620.5
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,148.9	1,251.9	1,525.6
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,245.8	1,553.9	1,780.4
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,596.8	2,079.9	2,527.5
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,151.9	1,254.1	1,312.8
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,493.8	1,653.0	1,823.4
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	²	²	²	²
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	1,810.0	2,047.5	2,174.2
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,364.1	1,541.3	1,911.1
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	1,737.0	1,964.7	2,131.1
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,524.2	1,668.7	1,817.6

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1965	1966	1967
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.98	1.10	1.09
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.22	0.21	0.22
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.38	0.40	0.39
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.45	0.51	0.54
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.03	2.22	2.24
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.90	28.59	28.00
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.23	2.21	2.33
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.24	0.25
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	30.38	31.04	30.58
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.22	0.24	0.27
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.20	0.19	0.20
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.14	0.16	0.15
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.14	0.15	0.14
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.09	2.06	1.92
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.20	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.49	0.53	0.51
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.48	1.39	1.39
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	1.83 ³	1.84 ⁴	2.18 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.20	0.21
St. Catharines	—	—	—	—	0.41	0.36	0.33	0.38	0.39	0.37
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.19	0.21	0.22
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.20	0.21	0.22
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.53	36.22	36.26
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.89	0.96	1.01
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	46.17	44.95	45.24
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.07	0.08	0.09
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.26	3.16	3.24
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.51	2.50	2.73
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.15	0.15	0.16
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.07
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.10	0.11	0.07
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.06	0.06	0.07
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.33	1.51	1.59
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.38	0.46	0.51
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.42	6.39	6.14
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	15.59	15.50	14.35	14.49	14.67
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	⁶	⁶	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.16	6.36	6.20
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.91	0.94	1.07
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.07	7.30	7.27
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27, 157, 475 ¹	584, 862	8, 132, 991	11, 209, 395	5, 505, 063	1, 725, 164
1926	30, 358, 035 ²	604, 740	9, 909, 472	11, 998, 344 ²	5, 885, 646	1, 959, 833
1929	46, 670, 481 ³	797, 958	16, 483, 667	18, 543, 268 ³	7, 922, 806	2, 922, 782
1936	35, 928, 607 ⁴	630, 402	10, 938, 648	15, 778, 680	6, 505, 519 ⁴	2, 075, 358
1938	30, 924, 363	639, 683	9, 965, 182	13, 810, 063	4, 572, 384	1, 937, 051
1941	39, 242, 956 ⁵	940, 712	11, 068, 666	18, 214, 788 ⁵	6, 591, 645	2, 427, 145
1942	45, 526, 253	1, 075, 737	12, 751, 094	22, 136, 164	6, 722, 376	2, 840, 882
1943	53, 796, 713	1, 243, 762	15, 373, 881	24, 681, 702	9, 199, 963	3, 297, 405
1944	60, 676, 955	1, 327, 661	17, 222, 287	26, 902, 945	11, 488, 440	3, 735, 622
1945	68, 384, 814	1, 553, 591	19, 309, 333	31, 543, 362	11, 562, 164	4, 416, 364
1946	69, 247, 608	1, 604, 018	20, 749, 360	30, 401, 956	11, 124, 680	5, 367, 594
1947	74, 498, 092	1, 750, 655	22, 919, 909	30, 433, 876	12, 853, 736	6, 539, 916
1948	80, 687, 447	1, 970, 079	23, 689, 833	33, 381, 605	14, 602, 310	7, 043, 620
1949	87, 554, 363 ⁶	2, 317, 674 ⁶	24, 732, 490	36, 469, 081	16, 494, 526	7, 540, 592
1950	100, 635, 459 ⁷	2, 648, 161	29, 106, 858	43, 146, 167 ⁷	17, 287, 706	8, 446, 567
1951	112, 184, 632	2, 888, 445	32, 728, 719	47, 046, 956	19, 574, 933	9, 945, 579
1952	125, 196, 894	3, 066, 365	35, 494, 559	52, 717, 444	22, 807, 515	11, 111, 011
1953	137, 416, 847	3, 397, 537	38, 139, 426	59, 073, 780	25, 019, 281	11, 786, 823
1954	148, 062, 796	3, 483, 573	42, 853, 001	65, 614, 572	24, 155, 325	11, 956, 325
1955	161, 350, 878	3, 623, 886	47, 931, 767	71, 973, 447	25, 008, 924	12, 812, 854
1956	192, 289, 897	4, 136, 064	57, 635, 781	84, 580, 096	30, 706, 483	15, 231, 473
1957	205, 558, 447	4, 253, 883	60, 153, 466	92, 469, 365	32, 060, 427	16, 621, 306
1958	221, 289, 954	4, 438, 573	63, 318, 152	102, 798, 608	34, 490, 157	16, 244, 464
1959	248, 869, 351	5, 119, 612	70, 466, 038	117, 852, 356	37, 804, 428	17, 626, 917
1960	269, 619, 054	5, 499, 101	80, 114, 230	125, 319, 946	40, 667, 168	18, 018, 609
1961	293, 784, 342	5, 876, 687	87, 213, 839	134, 719, 363	45, 540, 898	20, 433, 555
1962	325, 564, 498	6, 509, 096	97, 851, 664	149, 812, 492	48, 301, 500	23, 089, 746
1963	360, 267, 116	7, 405, 754	108, 813, 868	162, 200, 060	56, 777, 845	25, 069, 589
1964	417, 334, 919	8, 301, 199	126, 978, 357	191, 639, 223	61, 044, 062	29, 372, 078
1965	475, 980, 871	9, 667, 242	144, 586, 126	219, 777, 367	68, 303, 393	33, 646, 743
1966	521, 597, 914	11, 606, 699	161, 890, 942	234, 460, 197	75, 583, 066	38, 057, 010
1967	568, 122, 322	12, 712, 732	173, 743, 111	257, 011, 586	83, 373, 585	41, 281, 302
1954 ⁸	153, 192, 526	4, 591, 668	44, 193, 052	68, 296, 156	24, 155, 325	11, 956, 325
1955 ⁸	166, 537, 862	4, 520, 961	49, 377, 931	74, 817, 192	25, 008, 924	12, 812, 854
1956 ⁸	198, 376, 666	5, 184, 199	59, 290, 641	87, 963, 870	30, 706, 483	15, 231, 473
1957 ⁸	212, 235, 195	5, 311, 260	61, 877, 111	96, 365, 091	32, 060, 427	16, 621, 306
1958 ⁸	228, 173, 161	5, 587, 367	65, 162, 964	106, 688, 209	34, 490, 157	16, 244, 464
1959 ⁸	256, 243, 216	6, 342, 508	72, 341, 670	122, 127, 693	37, 804, 428	17, 626, 917
1960 ⁸	277, 810, 037	6, 885, 648	82, 129, 559	130, 109, 053	40, 667, 168	18, 018, 609
1961 ⁸	302, 741, 442	7, 263, 202	89, 510, 663	139, 993, 124	45, 540, 898	20, 433, 555
1962 ⁸	335, 798, 492	7, 932, 811	100, 435, 754	156, 038, 681	48, 301, 500	23, 089, 746
1963 ⁸	371, 824, 999	9, 003, 338	111, 635, 747	169, 338, 480	56, 777, 845	25, 069, 589
1964 ⁸	430, 263, 557	10, 106, 500	130, 186, 675	199, 554, 242	61, 044, 062	29, 372, 078
1965 ⁸	491, 027, 941	11, 858, 358	148, 165, 614	229, 053, 833	68, 303, 393	33, 646, 743
1966 ⁸	537, 826, 117	14, 142, 694	165, 757, 599	244, 285, 748	75, 583, 066	38, 057, 010
1967 ⁸	585, 081, 687	15, 641, 555	177, 754, 008	267, 031, 237	83, 373, 585	41, 281, 302

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1942	147.2	601,963	184,166	289,608	—	11,392,050
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805
1967	1,837.1	6,182,636	1,269,034	2,183,938	3,077,124	159,094,150

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1942	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804
1967	13,248,373	1,400,594	1,538,214	1,153,382	854,930	809,191	10,882,411

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1942	136,325	261,215	543,182	6,306,952	141,612	243,221
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹¹	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹¹	927,069	1,796,657
1966	1,019,805	2,764,606	7,234,046	9,624,047 ¹¹	1,071,951	2,020,306
1967	1,104,544	2,871,119	7,866,449	12,363,375 ¹¹	1,217,405	2,123,929

See footnote at end of table.

TABLE 4. Cheques Cashied against Individual Accounts, by Regions and Centres - Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1942	132,312	104,074	11,540,622	964,437	68,833	948,013
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804
1967	1,253,850	1,274,936	205,975,596	5,722,255	497,111	18,430,118

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
	thousands of dollars					
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1942	725,038	79,006	47,557	110,843	54,804	635,558
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966	13,046,914	808,376	371,788	567,925	322,877	7,886,732
1967	15,492,153	922,236	398,806	425,698	393,465	9,036,179

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1942	179,836	3,872,888	—	138,131	2,222,168	480,583
1943	208,745	5,592,307	—	153,522	2,636,095	507,788
1944	264,084	6,986,367	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	¹²	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965	1,834,178	30,599,418	—	—	29,323,153	4,323,590
1966	2,389,089	33,312,945	—	—	33,171,639	4,885,371
1967	2,903,177	34,874,642	—	—	35,223,762	6,057,540

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank, May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	47,190	58,717	96,870	118,996	8,811	9,933
February	41,457	45,187	80,153	119,252	7,545	9,690
March	46,039	52,724	86,909	103,985	8,554	9,698
April	49,463	51,036	99,499	146,812	9,681	12,847
May	46,792	52,706	102,333	152,141	9,188	13,109
June	51,354	52,964	106,232	110,647	10,644	12,908
July	44,956	69,505	99,537	106,005	10,196	11,614
August	54,098	74,958	108,744	139,128	10,199	10,599
September	49,371	52,758	98,261	120,140	10,136	9,906
October	48,508	62,545	111,056	131,319	9,869	11,149
November	55,572	61,578	123,898	137,843	10,303	12,069
December	53,646	62,937	115,630	98,523	11,524	11,486
Totals	588,446	697,615	1,229,122	1,484,791	116,650	135,008
	Halifax		Moncton		Saint John	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	459,388	554,661	81,802	106,949	161,655	184,401
February	467,240	561,616	79,642	89,004	156,762	155,940
March	574,028	498,896	94,710	103,797	161,260	192,939
April	504,245	411,642	88,791	97,563	184,572	201,850
May	501,226	653,678	93,341	112,346	187,588	159,504
June	436,880	543,554	95,372	107,329	193,949	189,405
July	409,413	461,939	85,908	107,127	172,963	186,899
August	407,604	508,000	90,769	113,359	176,856	198,612
September	464,638	462,798	86,426	97,004	174,681	170,076
October	432,152	507,544	90,859	108,545	153,461	180,065
November	562,545	501,239	89,376	114,339	169,804	192,643
December	549,244	517,069	98,401	111,672	184,325	171,604
Totals	5,768,603	6,182,636	1,075,397	1,269,034	2,077,876	2,183,938
	St. John's		Sydney		Total for 8 centres	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	205,980	260,409	43,782	48,407	1,105,478	1,342,473
February	171,126	208,613	43,008	38,856	1,046,933	1,228,158
March	169,463	225,068	46,353	46,420	1,187,316	1,233,527
April	180,930	247,686	49,537	45,338	1,166,718	1,214,774
May	352,061	237,279	55,939	62,317	1,348,468	1,443,080
June	219,644	252,832	56,134	54,201	1,170,209	1,323,840
July	198,215	244,136	51,343	44,461	1,072,531	1,231,686
August	260,662	253,731	51,712	52,595	1,160,644	1,350,982
September	207,200	272,424	51,004	49,005	1,141,717	1,234,111
October	215,989	284,694	45,708	57,032	1,107,602	1,342,893
November	240,620	281,068	53,098	55,530	1,305,216	1,356,309
December	262,933	309,184	54,159	57,247	1,329,862	1,339,722
Totals	2,684,823	3,077,124	601,777	611,409	14,142,694	15,641,555

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	43,573	48,800	31,554	36,488	34,323	38,946
February	46,748	45,976	30,020	31,977	32,904	35,157
March	53,880	54,753	33,433	38,059	38,520	41,142
April	53,330	54,117	33,113	36,489	35,031	38,652
May	55,458	64,322	36,666	44,246	42,969	49,028
June	54,249	60,164	37,952	42,015	41,220	45,399
July	47,811	49,592	36,520	39,642	39,553	43,692
August	49,475	53,890	36,209	43,359	39,540	44,385
September	48,927	46,748	37,323	40,552	42,480	47,541
October	53,977	59,412	39,211	44,823	43,293	47,677
November	56,697	66,268	40,466	47,996	43,277	48,597
December	54,721	64,044	40,267	42,776	41,950	43,863
Totals	618,846	668,086	432,734	488,422	475,060	524,079
	Montreal		Quebec City		St. Hyacinthe	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	11,228,550	13,999,225	888,099	1,036,462	50,306	58,640
February	11,455,903	13,681,693	945,697	976,278	51,354	54,388
March	11,617,681	13,743,568	1,049,484	1,077,619	58,984	60,489
April	11,992,199	13,968,279	921,235	1,043,406	54,433	48,234
May	12,580,206	14,068,229	1,014,693	1,142,387	63,700	69,182
June	11,893,158	13,806,394	939,268	1,167,498	64,685	60,539
July	11,727,989	12,125,252	888,177	1,043,607	57,898	55,668
August	12,506,628	12,270,466	1,053,589	1,215,242	62,373	51,081
September	12,784,497	11,567,326	932,400	1,025,256	61,760	56,809
October	13,019,769	13,526,468	990,078	1,132,697	63,305	60,747
November	14,339,864	13,561,656	923,473	1,240,063	71,419	64,433
December	13,959,361	12,775,594	1,003,539	1,147,858	70,875	64,975
Totals	149,105,805	159,094,150	11,549,732	13,248,373	731,092	705,185
	Shawinigan Falls		Sherbrooke		Trois-Rivières	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	24,830	23,566	92,916	110,308	76,268	83,236
February	22,810	19,614	86,888	95,307	76,212	86,398
March	25,913	22,129	107,186	116,317	96,726	73,547
April	22,818	21,072	106,252	111,168	76,935	72,924
May	26,851	25,836	113,522	131,849	84,446	105,924
June	27,178	26,260	98,153	131,017	110,194	90,086
July	23,760	22,285	104,496	115,795	76,769	85,766
August	20,848	22,232	107,829	114,796	85,829	84,202
September	22,585	20,366	100,790	105,829	89,154	81,823
October	21,496	23,038	98,208	121,079	87,604	91,547
November	23,650	26,571	113,642	119,855	99,096	106,918
December	23,390	27,456	105,523	127,274	93,340	94,454
Totals	286,129	280,425	1,235,405	1,400,594	1,052,573	1,056,825

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 — Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1966	1967	1966	1967		
	thousands of dollars					
January	19,909	23,436	12,490,328	15,459,107		
February	17,392	18,477	12,765,928	15,045,265		
March	21,063	22,672	13,102,870	15,250,295		
April	21,661	21,166	13,317,007	15,415,507		
May	22,709	25,303	14,041,220	15,726,306		
June	23,451	26,451	13,289,508	15,455,823		
July	22,556	22,984	13,025,529	13,604,283		
August	23,810	23,655	13,986,130	13,923,308		
September	23,370	21,609	14,143,286	13,013,859		
October	22,949	24,880	14,439,890	15,132,368		
November	26,131	28,330	15,737,715	15,310,687		
December	25,222	28,906	15,418,188	14,417,200		
Totals	270,223	287,869	165,757,599	177,754,008		
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	87,481	133,245	93,319	114,096	61,944	64,858
February	83,752	96,845	77,694	91,276	55,601	59,099
March	94,676	113,333	71,737	95,561	76,300	78,991
April	88,574	112,796	64,905	79,941	63,872	67,477
May	107,703	149,185	77,807	96,126	79,416	79,177
June	102,839	159,048	85,122	91,883	70,877	73,714
July	92,167	144,641	77,463	85,589	72,688	72,983
August	92,697	136,113	85,636	89,818	68,028	70,669
September	106,799	125,070	74,292	77,018	83,634	72,698
October	114,204	131,104	81,254	108,614	65,497	71,794
November	124,891	122,159	96,794	111,195	75,410	75,231
December	134,075	114,675	111,103	112,265	91,424	68,239
Totals	1,229,858	1,538,214	997,126	1,153,382	864,691	854,930
	Fort William		Guelph		Hamilton	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	55,408	70,750	63,949	73,821	898,357	861,295
February	48,537	57,293	55,699	64,628	777,182	769,172
March	60,474	64,839	65,673	74,928	894,974	904,312
April	59,012	64,637	63,658	63,106	871,313	878,176
May	65,159	71,524	69,618	90,440	896,665	1,118,399
June	70,575	72,167	72,425	88,568	977,707	907,764
July	64,661	71,284	58,072	81,203	876,541	910,766
August	68,651	61,001	65,348	78,386	867,763	886,250
September	64,720	68,460	69,701	87,712	912,070	829,288
October	65,505	70,330	67,829	80,674	893,218	897,386
November	75,343	71,443	81,060	107,886	947,734	972,715
December	69,889	65,463	77,836	81,429	921,280	946,888
Totals	767,934	809,191	810,868	972,781	10,734,804	10,882,411

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1966 and 1967 - Continued

3. Province of Ontario - Continued						
Month	Kingston		Kitchener		London	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January	75,140	86,070	197,819	242,779	597,854	636,865
February	68,586	73,957	194,182	191,855	541,670	565,881
March	88,462	85,452	218,006	214,070	616,193	622,777
April	76,238	77,477	214,605	216,034	595,654	610,023
May	95,122	101,791	236,801	231,598	634,300	718,132
June	92,121	89,344	252,631	270,607	627,589	855,102
July	84,334	99,107	234,853	236,519	641,766	711,843
August	83,049	91,769	234,273	235,997	574,792	624,895
September	85,268	86,542	233,299	238,211	549,496	581,264
October	83,683	98,583	236,907	238,708	554,596	626,474
November	96,756	113,857	262,791	266,192	647,648	653,824
December	91,046	100,595	248,439	288,549	652,488	659,369
Totals	1,019,805	1,104,544	2,764,606	2,871,119	7,234,046	7,866,449
thousands of dollars						
Niagara Falls		Oshawa		Ottawa		
1966	1967	1966	1967	1966	1967	
thousands of dollars						
January	69,219	68,730	535,639	663,878	724,193	933,482
February	69,018	62,775	484,623	509,202	733,905	865,333
March	82,311	68,254	571,177	473,477	771,851	892,668
April	78,962	71,184	533,270	561,841	693,546	890,926
May	79,736	89,975	544,355	561,783	777,951	1,024,784
June	87,797	82,209	496,560	567,875	936,261	1,217,084
July	80,877	80,910	424,223	417,895	798,131	1,054,176
August	81,939	84,886	328,553	291,483	795,049	959,188
September	74,700	82,972	378,239	282,396	804,915	1,004,623
October	92,927	89,837	388,782	413,985	858,249	1,001,299
November	77,496	92,442	521,109	518,881	843,824	1,274,808
December	76,259	82,683	727,417	651,882	886,172	1,245,004
Totals	951,241	956,857	5,933,947	5,914,578	9,624,047	12,363,375
thousands of dollars						
Peterborough		Port Arthur				
1966	1967	1966	1967			
thousands of dollars						
January	73,646	89,699	41,991	53,474		
February	75,338	157,882	41,142	42,843		
March	87,527	86,057	48,794	46,869		
April	81,764	80,874	43,441	51,109		
May	92,350	101,647	48,911	61,185		
June	97,322	105,211	57,388	61,903		
July	93,778	96,386	47,564	55,014		
August	90,025	102,210	49,274	54,105		
September	96,769	94,229	52,660	53,898		
October	87,842	98,326	51,686	60,977		
November	97,218	105,807	57,527	55,859		
December	98,372	99,077	52,083	49,893		
Totals	1,071,951	1,217,405	592,461	647,129		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 — Continued

Month	3 Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	157,865	166,353	77,388	99,686	89,585	100,099
February	150,422	154,236	74,900	86,867	85,706	73,470
March	169,507	161,669	86,476	102,283	96,510	89,499
April	165,771	197,424	77,666	90,717	88,735	78,981
May	169,891	189,349	91,663	116,842	95,655	98,279
June	187,553	195,938	103,855	108,243	111,649	114,811
July	172,548	185,901	98,362	105,764	96,880	95,515
August	147,783	160,808	95,669	100,630	92,531	96,765
September	142,823	156,742	93,529	102,094	92,290	96,067
October	163,519	169,065	93,638	110,647	89,236	124,836
November	197,009	202,276	95,861	124,817	101,168	118,417
December	195,615	184,168	105,859	105,260	109,082	91,832
Totals	2,020,306	2,123,929	1,094,866	1,253,850	1,149,027	1,178,571
	Sudbury		Timmins		Toronto	
	1966	1967	1966	1967	1966	1967
	thousands of dollars					
January	88,683	99,460	25,632	24,005	14,852,560	17,969,076
February	80,307	79,925	27,110	26,659	13,993,325	15,124,575
March	90,434	95,579	30,103	29,523	16,651,954	17,217,809
April	84,948	86,595	27,330	24,577	14,748,183	17,323,825
May	94,738	114,659	34,703	33,817	16,450,177	17,412,914
June	93,399	119,983	36,340	32,989	15,931,853	17,365,927
July	88,710	104,196	31,073	28,978	14,777,020	15,099,019
August	91,630	108,760	33,697	27,840	14,764,887	16,407,241
September	92,639	108,311	34,854	28,801	16,319,338	15,902,592
October	92,188	117,103	35,540	30,354	15,636,931	18,601,987
November	98,054	125,059	38,759	31,787	17,061,419	18,927,905
December	100,215	115,306	32,866	30,405	17,714,250	18,622,726
Totals	1,095,945	1,274,936	388,007	349,735	188,901,897	205,975,596
	Windsor			Total for 21 centres		
	1966	1967	1966	1967		
	thousands of dollars					
January	386,936	472,339	19,254,608	23,024,060		
February	352,103	449,222	18,070,802	19,602,995		
March	420,299	511,702	21,293,438	22,029,652		
April	427,931	427,961	19,149,378	22,055,681		
May	451,285	475,141	21,194,006	22,936,747		
June	412,079	503,608	20,903,942	23,083,978		
July	407,028	460,551	19,318,739	20,198,240		
August	367,335	406,721	19,078,609	21,075,535		
September	394,733	434,133	20,756,768	20,513,121		
October	475,356	526,155	20,228,587	23,668,238		
November	484,098	562,224	22,081,969	24,634,784		
December	459,132	492,498	22,954,902	24,208,206		
Totals	5,038,315	5,722,255	244,285,748	267,031,237		

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1966 and 1967 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January	27,514	36,579	1,452,331	1,516,904	958,176	1,068,515
February	25,022	28,714	1,207,792	1,370,650	868,947	978,082
March	30,168	33,357	1,387,661	1,515,977	1,009,402	1,069,669
April	29,825	35,511	1,437,309	1,563,833	1,259,393	1,363,784
May	31,006	49,603	1,322,884	1,495,967	1,102,192	1,410,444
June	35,576	46,132	1,281,404	1,520,243	1,041,312	1,492,510
July	31,181	37,159	1,289,413	1,402,560	1,077,055	1,212,255
August	34,234	43,064	1,338,245	1,549,685	1,090,074	1,252,484
September	33,131	44,199	1,274,481	1,400,085	1,163,177	1,302,567
October	39,518	46,867	1,410,965	1,537,665	1,073,457	1,365,940
November	46,210	51,029	1,583,216	1,753,633	1,374,887	1,380,569
December	38,231	44,897	1,489,103	1,802,916	1,028,842	1,595,334
Totals	401,616	497,111	16,474,804	18,430,118	13,046,914	15,492,153
Lethbridge		Medicine Hat		Moose Jaw		
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January	59,895	67,342	31,122	27,753	53,193	48,823
February	51,876	62,399	23,823	24,889	49,261	29,575
March	66,316	76,683	29,121	28,035	43,733	29,931
April	65,743	68,943	26,993	27,685	51,018	30,495
May	70,116	86,883	28,787	31,721	54,232	35,998
June	69,295	85,287	35,511	39,234	57,142	36,306
July	63,728	74,460	32,007	34,036	38,378	35,836
August	70,144	75,813	31,519	35,460	38,207	33,822
September	68,615	74,921	31,535	33,156	38,364	31,608
October	66,275	70,740	31,228	39,578	39,953	38,352
November	81,760	96,215	37,666	43,248	51,320	39,784
December	74,613	82,550	32,476	34,011	53,124	35,168
Totals	808,376	922,236	371,788	398,806	567,925	425,698
Prince Albert		Regina		Saskatoon		
	1966	1967	1966	1967	1966	1967
thousands of dollars						
January	22,649	26,760	571,391	890,706	151,757	240,694
February	21,921	25,998	483,080	599,579	161,619	211,514
March	24,600	27,657	694,496	953,437	207,766	219,681
April	24,839	27,874	695,015	687,374	185,663	223,584
May	28,573	33,568	588,036	768,068	181,916	349,947
June	26,966	35,095	658,225	830,124	180,164	233,223
July	25,666	35,632	690,635	758,682	210,976	218,189
August	29,485	36,214	639,518	695,517	222,009	248,986
September	26,982	30,609	748,795	625,445	216,342	219,693
October	31,285	39,226	705,898	822,268	213,285	252,702
November	30,797	38,655	737,213	691,152	235,348	254,169
December	29,114	36,177	674,430	713,827	222,244	230,795
Totals	322,877	393,465	7,886,732	9,036,179	2,389,089	2,903,177

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1966 and 1967 - Concluded

	4. Prairie Provinces - Concluded			
	Winnipeg		Total for 10 centres	
	1966	1967	1966	1967
	thousands of dollars			
January	2,409,150	2,807,114	5,737,178	6,731,190
February	2,232,621	2,727,968	5,125,962	6,059,368
March	2,860,686	2,621,077	6,353,949	6,575,504
April	2,642,535	2,780,519	6,418,333	6,809,602
May	2,820,766	3,370,449	6,228,508	7,632,648
June	2,840,154	3,205,418	6,225,749	7,523,572
July	2,876,126	2,841,399	6,335,165	6,650,208
August	2,897,357	2,896,360	6,390,792	6,867,405
September	2,681,089	2,913,090	6,282,511	6,675,373
October	2,911,945	3,003,923	6,523,809	7,217,261
November	2,949,081	2,936,897	7,127,498	7,285,351
December	3,191,435	2,770,428	6,833,612	7,346,103
Totals	33,312,945	34,874,642	75,583,066	83,373,585
	5. British Columbia			
	Vancouver ¹		Victoria	
	1966	1967	1966	1967
	thousands of dollars			
January	2,445,247	2,805,517	317,913	426,922
February	2,411,725	2,473,677	319,992	467,511
March	2,900,161	2,958,790	403,923	490,677
April	2,838,987	2,702,629	512,676	493,807
May	2,789,049	3,037,625	408,337	430,547
June	2,909,152	3,107,138	401,613	503,327
July	2,809,062	2,896,269	425,991	507,809
August	2,846,660	3,078,365	411,144	579,687
September	2,715,248	2,903,670	419,935	467,078
October	2,702,385	3,050,243	382,755	549,322
November	2,930,825	3,141,176	386,043	589,710
December	2,873,138	3,068,663	495,049	551,143
Totals	33,171,639	35,223,762	4,885,371	6,057,540
	Total for 2 centres		Canada - 51 centres	
	1966	1967	1966	1967
	thousands of dollars			
	1966	1967	1966	1967
January	2,763,160	3,232,439	41,350,752	49,789,269
February	2,731,717	2,941,188	39,741,342	44,876,974
March	3,304,084	3,449,467	45,241,657	48,538,445
April	3,351,663	3,196,436	43,403,099	48,692,000
May	3,197,386	3,468,172	46,009,588	51,206,953
June	3,310,765	3,610,465	44,900,173	50,997,678
July	3,235,053	3,404,078	42,987,017	45,088,495
August	3,257,804	3,658,052	43,873,979	46,875,282
September	3,135,183	3,370,748	45,459,465	44,807,212
October	3,085,140	3,599,565	45,385,028	50,960,325
November	3,316,868	3,730,886	49,569,266	52,318,017
December	3,368,187	3,619,806	49,904,751	50,931,037
Totals	38,057,010	41,281,302	537,826,117	585,081,687

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1966						
January	39,835,081	5,720,736	83.56	1,515,671	11,832,230	1.54
February	38,155,771	5,581,464	82.03	1,585,571	11,961,068	1.59
March	43,592,414	5,508,748	94.96	1,649,243	12,123,168	1.63
April	41,780,105	5,503,909	91.09	1,622,994	12,301,781	1.58
May	44,205,765	5,597,993	94.76	1,803,823	12,335,778	1.76
June	43,076,409	5,617,963	92.01	1,823,764	12,345,212	1.77
July	41,192,905	5,722,956	86.37	1,794,112	12,468,964	1.73
August	41,973,985	5,823,167	88.23	1,899,994	12,574,053	1.81
September	43,441,186	5,847,314	89.15	2,018,279	12,675,298	1.91
October	43,503,414	6,042,214	86.40	1,881,614	12,867,542	1.75
November	46,789,144	6,115,138	91.82	2,780,122	12,787,100	2.61
December	47,997,588	6,156,886	93.55	1,907,163	12,585,179	1.82
1967						
January	47,899,089	6,149,821	93.46	1,890,180	12,749,800	1.78
February	43,131,684	6,063,342	85.36	1,745,290	12,932,017	1.62
March	46,583,352	6,110,077	91.49	1,955,093	13,075,788	1.79
April	46,824,887	6,148,989	91.38	1,867,113	13,233,465	1.69
May	48,211,413	6,211,384	93.14	2,995,540	13,377,988	2.69
June	48,795,574	6,331,730	92.48	2,202,104	13,586,704	1.94
July	43,021,020	6,500,367	79.42	2,067,475	13,872,435	1.79
August	44,909,552	6,425,083	83.88	1,965,730	14,184,436	1.66
September	42,932,117	6,390,497	80.62	1,875,095	14,586,591	1.54
October	48,826,964	6,557,371	89.35	2,133,361	15,199,095	1.68
November	49,393,658	6,495,477	91.25	2,924,359	15,404,010	2.28
December	48,573,205	6,580,503	88.58	2,357,832	15,146,278	1.87

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

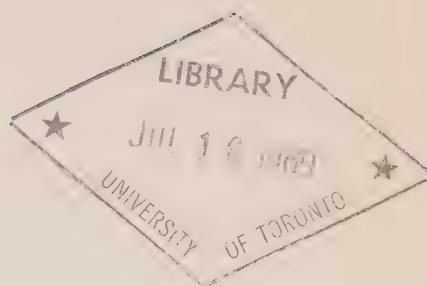
(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June, 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.



CHEQUES CASHED IN CLEARING CENTRES

1968

Published by Authority of
The Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS
Business Finance Division

June 1969
6609-510

Price: 50 cents

Volume 47

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1968. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page
	7
Definition and Coverage	7- 9

Charts

1, 2, 3. Canada and Principal Cities, 1945-68	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-68	14, 15

Tables

1.	Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1966, 1967 and 1968	10
2.	Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	16
3.	Relative Importance of Individual Clearing House Centres	17
4.	Cheques Cashed against Individual Accounts, by Regions and Centres	18, 19-24
5.	Cheques Cashed by Clearing Centres and Months, during 1967 and 1968	25-31
6.	Cheques Cashed against Current and Savings Accounts	32

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1968. The value of cheques cashed in the fifty-one centres rose to \$636,699 million, an increase of 8.8 per cent above the value for 1967. The value of

cheques cashed in British Columbia increased by 13.0 per cent followed by the Atlantic Provinces with 11.9 per cent, Ontario with 11.2 per cent, the Prairie Provinces with 8.1 per cent and Quebec with 4.3 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May, 1931 branches in Weyburn were absorbed by the Imperial Bank. In May, 1941 cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May, 1950 cheques cashed in Cornwall were included making a total of 35 centres. In January, 1953 there were 17 new centres added making a total

of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January, 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-four of the fifty-one centres showed a higher value of cheques cashed in 1968 as compared with 1967. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 7.4 per cent above the figure for 1967. Cheques cashed in Montreal increased by 2.9 per cent and in Toronto by 12.0 per cent. In the Western regions cheques cashed in Winnipeg was lower by 3.5 per cent and Vancouver rose by 14.5 per cent.

Over 46 per cent of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in

Toronto accounted for over 80 per cent of the provincial total for 1968. Cheques cashed in Quebec were over 29 per cent of the Canada total whilst the Prairie Provinces accounted for over 14 per cent. Value of cheques cashed in Winnipeg was over 37 per cent of the total for the Prairie Provinces although the relative importance of cheques cashed in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at over 7 per cent of the national total for 1968. Vancouver remains the pre-dominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June, 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January, 1961 cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 92.56 for 1968 as compared with 88.32 for 1967 and 89.50 for 1966. The annual turnover ratio of savings accounts was 1.81 in comparison with 1.86 for 1967 and 1.80 for 1966.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published

'cheques cashed' series, as it is felt that their inclusion would be misleading.

Relation to Bank Clearings

'Bank clearings' record only dealings between two separate banks, ignoring cheque payments completed within one bank. 'Cheques cashed against individual accounts', however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the 'bank clearings' series was discontinued in 1943. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the 'cheques cashed' series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	
					p.c.
Atlantic Provinces	529, 207	286, 801	54	352, 326	67
Quebec	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T.	5, 288	—	—	—	—
Totals	13, 833, 828	11, 723, 340	85	12, 122, 785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1967 and 1968 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1966, 1967 and 1968

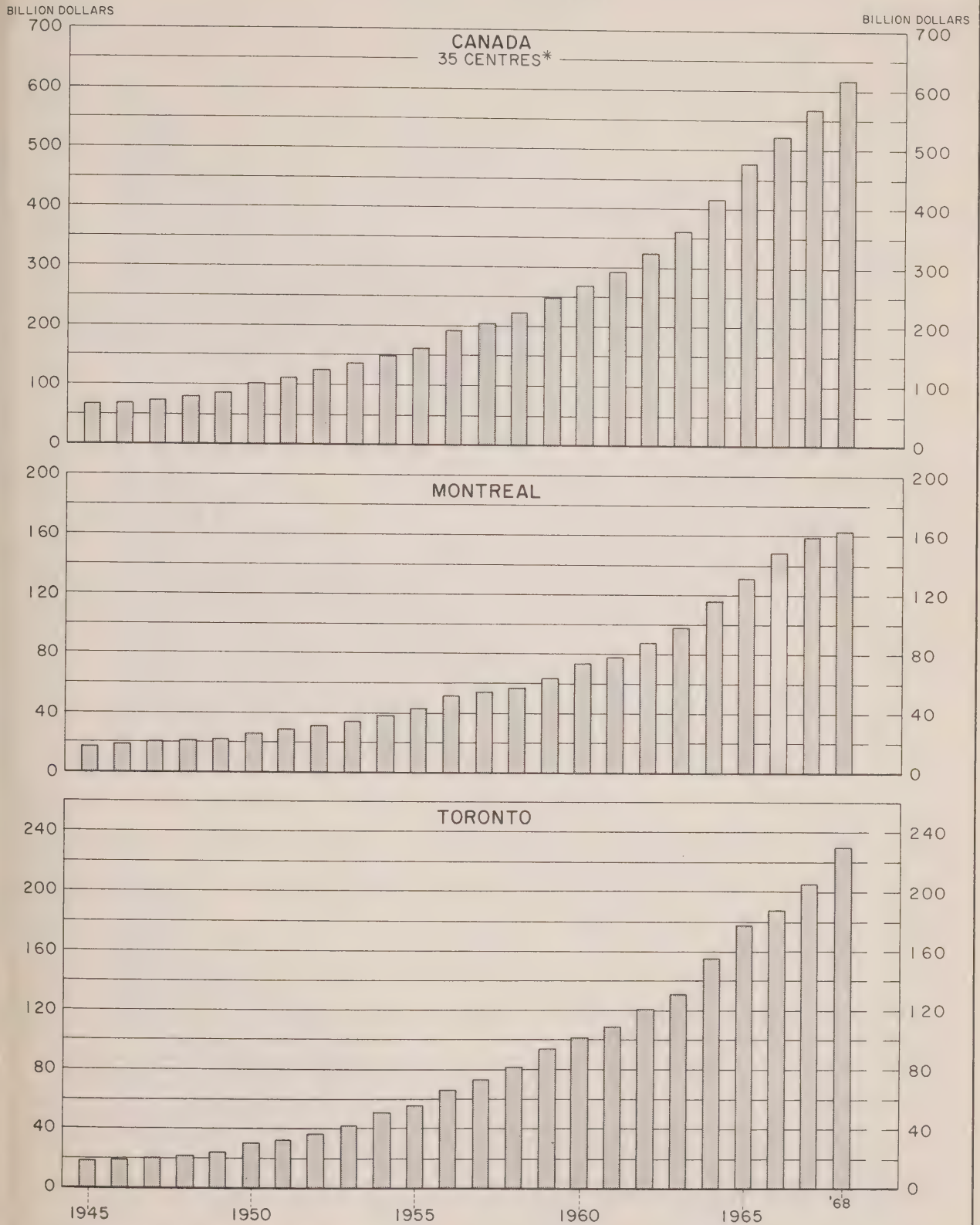
Clearing house centres	1939	1946	1966	1967	1968
thousands of dollars					
Atlantic Provinces:					
Halifax	381,824	870,736	5,768,603	6,182,636	6,637,572
Moncton	108,892	276,711	1,075,397	1,269,034	1,453,887
Saint John	189,232	456,571	2,077,876	2,183,938	2,135,591
St. John's	—	—	2,684,823	3,077,124	4,212,773
Totals	679,948	1,604,018	11,606,699	12,712,732	14,439,823
Quebec:					
Montreal	8,759,472	18,828,185	149,105,805	159,094,150	163,784,505
Quebec	977,211	1,722,533	11,549,732	13,248,373	15,671,370
Sherbrooke	83,716	198,642	1,235,405	1,400,594	1,511,610
Totals	9,820,399	20,749,360	161,890,942	173,743,117	180,967,485
Ontario:					
Brantford	107,113	269,742	1,229,858	1,538,214	1,453,105
Chatham	102,260	185,640	997,126	1,153,382	1,307,569
Cornwall	—	—	864,691	854,930	883,854
Fort William	67,033	185,151	767,934	809,191	748,861
Hamilton	644,434	1,460,388	10,734,804	10,882,411	12,293,037
Kingston	72,713	205,647	1,019,805	1,104,544	1,253,610
Kitchener	145,302	363,578	2,764,606	2,781,119	3,279,098
London	385,768	871,611	7,234,046	7,866,449	8,488,986
Ottawa	1,266,268	5,170,462	9,624,047 ¹	12,363,375 ¹	13,090,133 ¹
Peterborough	70,496	197,282	1,071,951	1,217,405	1,209,206
St. Catharines	—	253,814	2,020,306	2,123,929	2,261,310
Sarnia	76,490	244,696	1,094,866	1,253,850	1,427,132
Sudbury	85,813	153,373	1,095,945	1,274,936	1,477,068
Toronto	10,173,867	19,907,027	188,901,897	205,975,596	230,701,009
Windsor	420,933	933,545	5,038,315	5,722,255	6,235,946
Totals	13,618,490	30,401,956	234,460,197	257,011,586	286,109,924
Prairie Provinces:					
Brandon	33,810	104,140	401,616	497,111	537,494
Calgary	661,676	1,602,018	16,474,804	18,430,118	22,356,723
Edmonton	470,280	1,213,184	13,046,914	15,492,153	18,021,245
Lethbridge	56,702	146,971	808,376	922,236	1,088,964
Medicine Hat	27,707	74,791	371,788	398,806	440,580
Moose Jaw	83,327	185,849	567,925	425,698	431,455
Prince Albert	27,796	104,870	322,877	393,465	451,454
Regina	555,513	977,251	7,886,732	9,036,179	10,114,316
Saskatoon	121,854	349,201	2,389,089	2,903,177	3,068,410
Winnipeg	3,439,565	6,366,405	33,312,945	34,874,642	33,646,372
Totals	5,478,230	11,124,680	75,583,066	83,373,585	90,157,013
British Columbia:					
New Westminster	78,647	226,076	²	²	²
Vancouver	1,587,411	4,354,230	33,171,639	35,223,762	40,316,936
Victoria	354,226	787,288	4,885,371	6,057,540	6,322,025
Totals	2,020,284	5,367,594	38,057,010	41,281,302	46,638,961
CANADA	31,617,351	69,247,608	521,597,914	568,122,322	618,313,206

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

CHART-1

CHEQUES CASHED



* ST. JOHN'S, NFLD. INCLUDED IN 1949 AND CORNWALL, ONT. IN 1950.

CHART-2

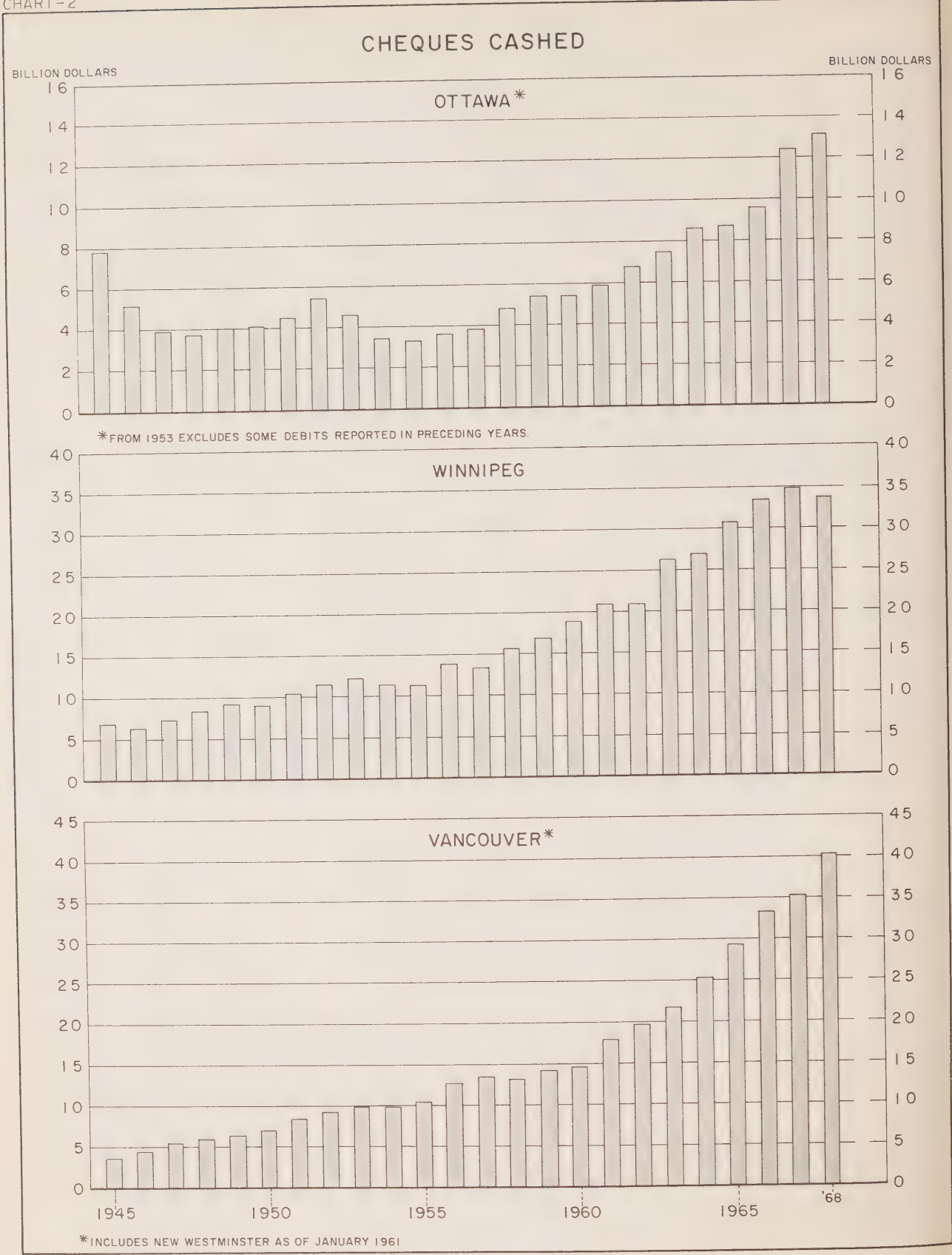


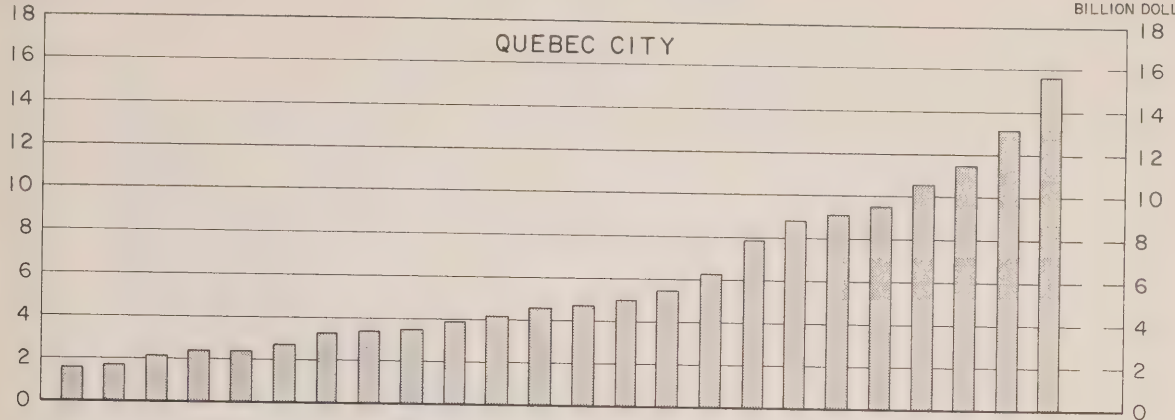
CHART-3

CHEQUES CASHED

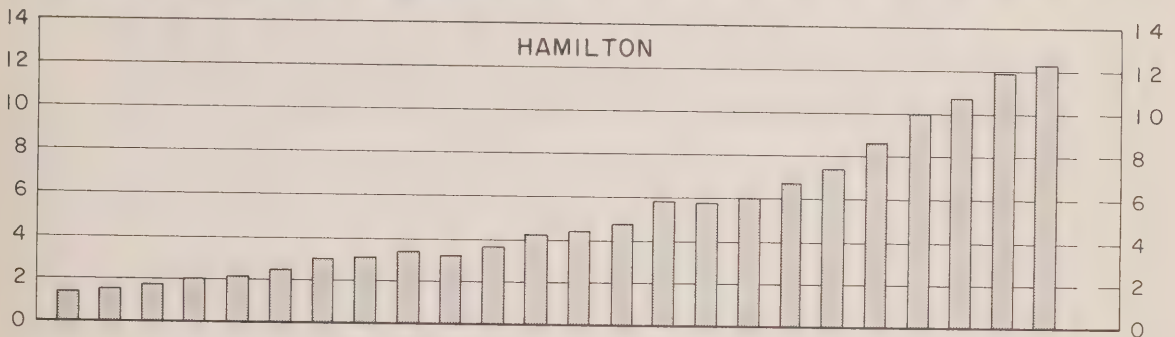
BILLION DOLLARS

BILLION DOLLARS

QUEBEC CITY



HAMILTON



WINDSOR



CALGARY

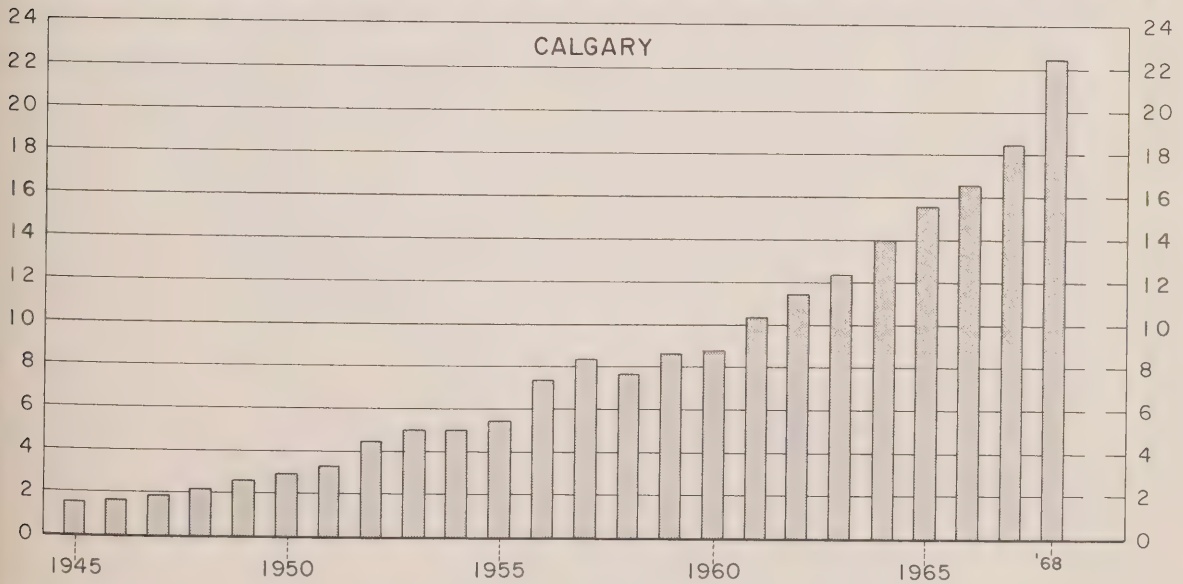


CHART-4

CHEQUES CASHED

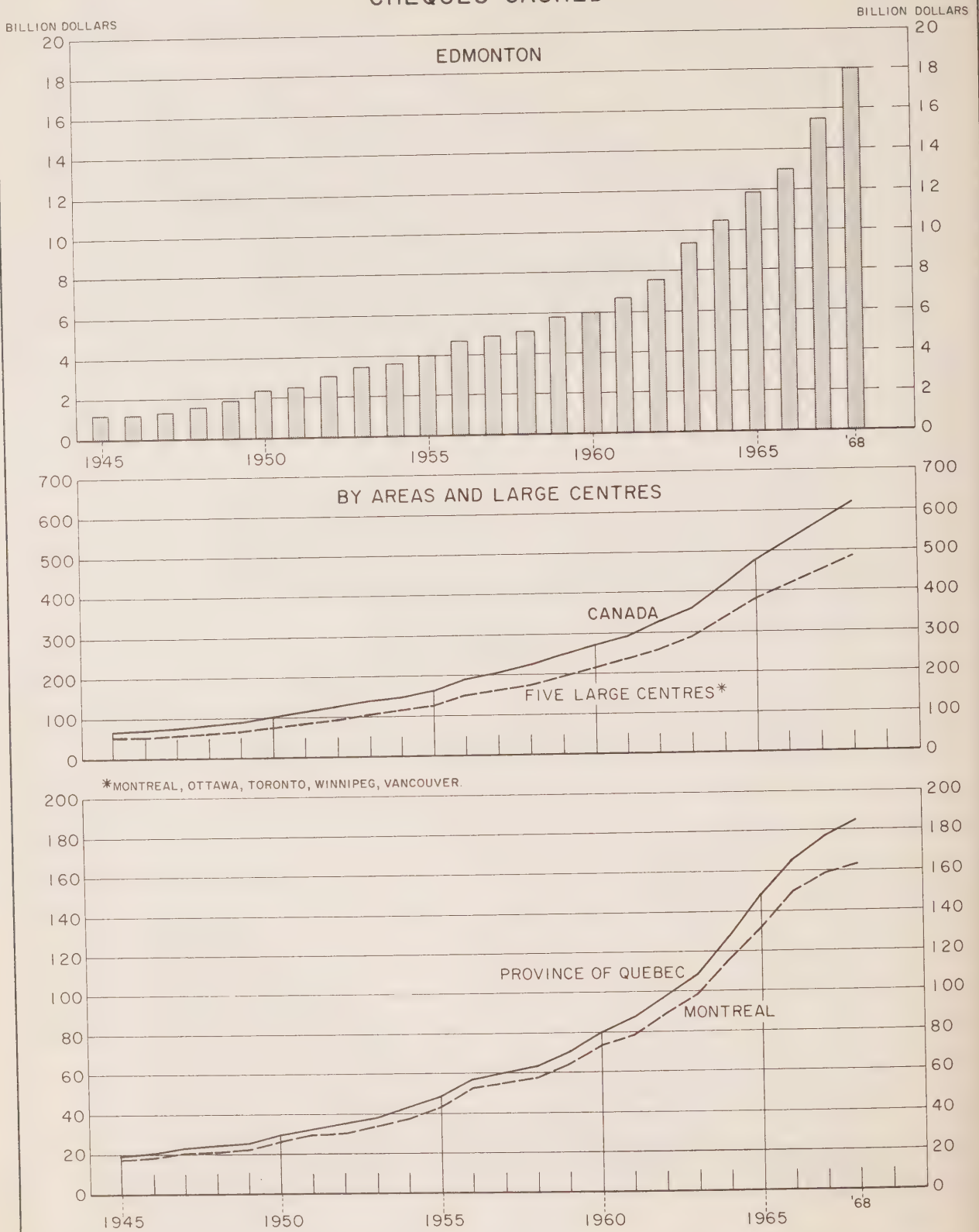


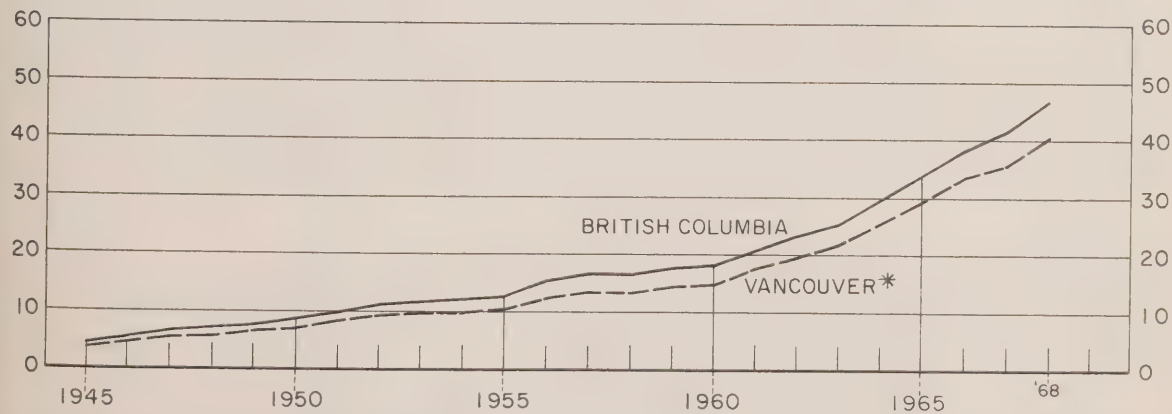
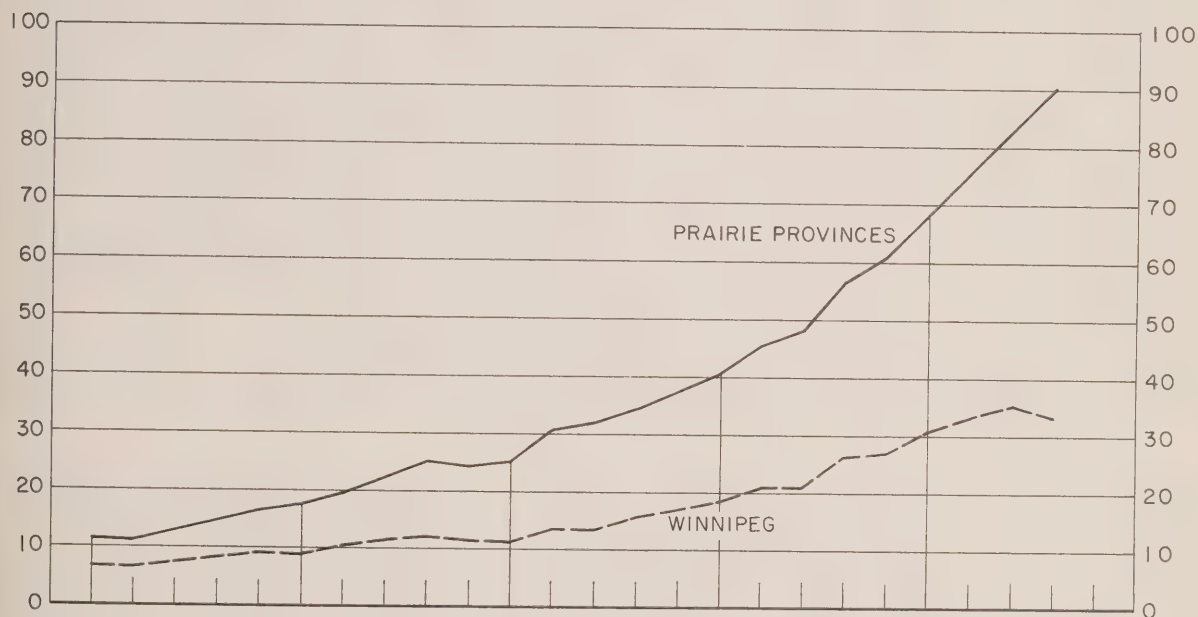
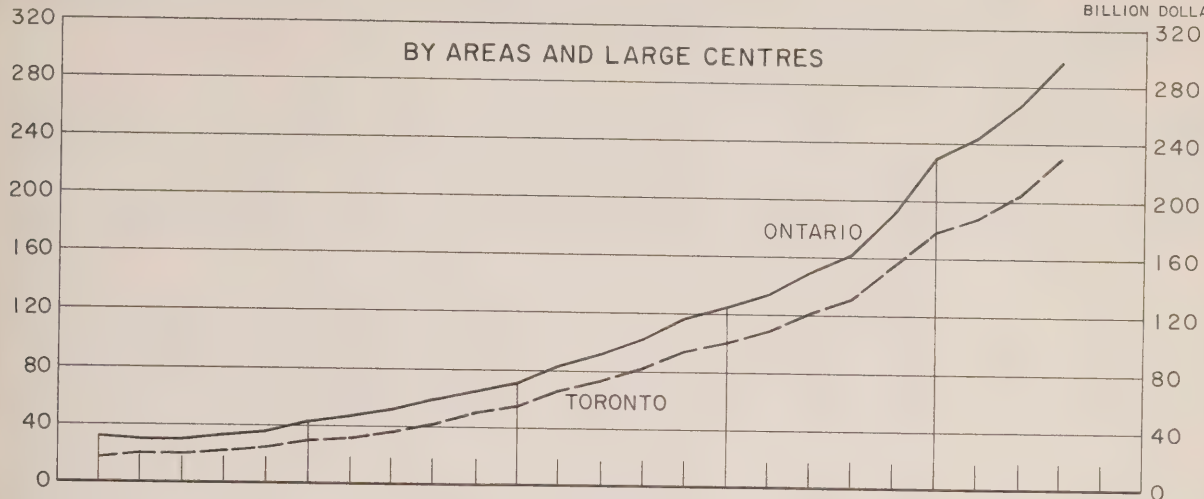
CHART-5

CHEQUES CASHED

BILLION DOLLARS

BILLION DOLLARS

BY AREAS AND LARGE CENTRES



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1966	1967	1968
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,698.4	1,820.3	1,954.3
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	994.4	1,173.5	1,344.4
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	1,082.8	1,138.1	1,112.9
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	1,394.7	1,506.3	1,598.8
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,655.7	1,766.6	1,818.7
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,318.9	1,512.9	1,789.6
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,475.3	1,672.6	1,805.1
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,624.6	1,743.5	1,816.0
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	1,123.5	1,405.2	1,327.4
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	965.5	1,116.8	1,266.1
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	1,127.2	1,187.7	1,099.2
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,717.5	1,741.1	1,966.8
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,432.0	1,551.0	1,760.3
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,960.3	2,035.8	2,325.1
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,858.6	2,021.1	2,181.0
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	799.4 ¹	1,027.0 ¹	1,087.3 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,525.5	1,732.5	1,720.8
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	1,450.3	1,660.9	1,890.5
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	1,293.7	1,505.0	1,743.6
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,811.5	1,975.2	2,212.3
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	1,144.3	1,299.7	1,416.3
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	1,676.9	1,839.4	2,049.0
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,222.7	1,513.5	1,636.4
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,532.0	2,832.5	3,436.0
Edmonton	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	3,032.2	3,600.5	4,188.3
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,412.6	1,611.6	1,902.9
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,320.5	1,416.4	1,564.8
Moose Jaw	141.4	187.2	71.0	121.5	247.0	571.7	552.4	827.8	620.5	628.9
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,251.9	1,525.6	1,750.5
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,553.9	1,780.4	1,992.8
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	2,079.9	2,527.5	2,671.3
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,254.1	1,312.8	1,266.6
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,653.0	1,823.4	1,971.8
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	2	2	2	2
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	2,047.5	2,174.2	2,607.6
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,541.3	1,911.1	1,994.5
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	1,964.7	2,131.1	2,407.7
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,668.7	1,817.6	1,975.6

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1966	1967	1968
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	1.10	1.09	1.07
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.21	0.22	0.24
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.40	0.39	0.35
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.51	0.54	0.68
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.22	2.24	2.34
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	28.59	28.00	26.49
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.21	2.33	2.53
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.24	0.25	0.25
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	31.04	30.58	29.27
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.27	0.24
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.19	0.20	0.21
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.16	0.15	0.14
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.15	0.14	0.12
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.06	1.92	1.99
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.19	0.20
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.53	0.51	0.53
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.39	1.39	1.37
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	1.84 ³	2.18 ³	2.12 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.20	0.21	0.19
St. Catharines	—	—	—	4	0.41	0.36	0.33	0.39	0.37	0.37
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.21	0.22	0.23
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.21	0.22	0.24
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	36.22	36.26	37.31
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.96	1.01	1.01
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	44.95	45.24	46.27
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.09	0.09
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.16	3.24	3.61
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.50	2.73	2.91
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.15	0.16	0.18
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.07
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.11	0.07	0.07
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.06	0.07	0.07
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.51	1.59	1.64
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.46	0.51	0.50
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.39	6.14	5.44
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	15.59	15.50	14.49	14.67	14.58
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	6	6	6	6
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.36	6.20	6.52
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.94	1.07	1.02
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.30	7.27	7.54
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1943	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ⁸	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 ⁸	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743
1966 ⁸	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010
1967 ⁸	585,081,687	15,641,555	177,754,008	267,031,237	83,373,585	41,281,302
1968 ⁸	636,698,635	17,508,882	185,383,684	297,010,095	90,157,013	46,638,961

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1943	174.0	672,762	207,076	363,924	—	13,761,657
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805
1967	1,837.1	6,182,636	1,269,034	2,183,938	3,077,124	159,094,150
1968	1,999.4	6,637,572	1,453,887	2,135,591	4,212,773	163,784,505

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1943	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804
1967	13,248,373	1,400,594	1,538,214	1,153,382	854,930	809,191	10,882,411
1968	15,671,370	1,511,610	1,453,105	1,307,569	883,854	748,861	12,293,037

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1943	155,048	277,984	594,565	7,041,857	148,558	263,820
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹¹	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹¹	927,069	1,796,657
1966	1,019,805	2,764,606	7,234,046	9,624,047 ¹¹	1,071,951	2,020,306
1967	1,104,544	2,871,119	7,866,449	12,363,375 ¹¹	1,217,405	2,123,929
1968	1,253,610	3,279,098	8,488,986	13,090,133 ¹¹	1,209,206	2,261,310

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1943	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804
1967	1,253,850	1,274,936	205,975,596	5,722,255	497,111	18,430,118
1968	1,427,132	1,477,068	230,701,009	6,235,946	537,494	22,356,723

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
	thousands of dollars					
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1943	988,229	95,167	59,430	140,276	59,218	776,840
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966	13,046,914	808,376	371,788	567,925	322,877	7,886,732
1967	15,492,153	922,236	398,806	425,698	393,465	9,036,179
1968	18,021,245	1,088,964	440,580	431,455	451,454	10,114,316

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1926	146, 930	3, 877, 248	49, 982	77, 072	1, 553, 256	329, 505
1929	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1937	121, 375	2, 988, 695	—	74, 751	1, 692, 514	330, 844
1938	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1943	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944	264, 084	6, 986, 367	—	175, 523	3, 059, 155	500, 944
1945	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947	394, 915	7, 381, 392	—	289, 113	5, 321, 162	929, 641
1948	442, 603	8, 375, 791	—	326, 958	5, 765, 371	951, 291
1949	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 710
1950	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952	637, 830	11, 508, 239	—	491, 737	9, 193, 882	1, 425, 392
1953	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 171
1954	701, 960	11, 416, 902	—	608, 577	9, 752, 576	1, 595, 172
1955	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957	849, 665	13, 418, 517	—	742, 205	13, 523, 017	2, 356, 084
1958	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
1959	1, 085, 023	16, 910, 586	—	925, 926	14, 230, 065	2, 470, 926
1960	1, 101, 592	18, 825, 822	—	863, 876	14, 653, 833	2, 500, 900
1961	1, 170, 588	20, 861, 681	—	¹²	17, 766, 910	2, 666, 645
1962	1, 265, 700	20, 919, 929	—	—	19, 602, 381	3, 487, 365
1963	1, 361, 303	26, 206, 089	—	—	21, 679, 909	3, 389, 680
1964	1, 551, 490	26, 954, 757	—	—	25, 239, 274	4, 132, 804
1965	1, 834, 178	30, 599, 418	—	—	29, 323, 153	4, 323, 590
1966	2, 389, 089	33, 312, 945	—	—	33, 171, 639	4, 885, 371
1967	2, 903, 177	34, 874, 642	—	—	35, 223, 762	6, 057, 540
1968	3, 068, 410	33, 646, 372	—	—	40, 316, 936	6, 322, 025

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank, May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glance Bay	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	58,717	63,564	118,996	130,641	9,933	10,055
February	45,187	57,487	119,252	121,126	9,690	9,771
March	52,724	55,807	103,985	118,899	9,698	9,534
April	51,036	53,363	146,812	103,023	12,847	10,029
May	52,706	56,035	152,141	126,437	13,109	11,790
June	52,964	65,796	110,647	98,912	12,908	11,236
July	69,505	59,692	106,005	122,454	11,614	10,332
August	74,958	62,751	139,128	108,223	10,599	9,199
September	52,758	59,062	120,140	123,120	9,906	8,249
October	62,545	63,280	131,319	127,567	11,149	10,857
November	61,578	56,929	137,843	133,483	12,069	10,563
December	62,937	72,044	98,523	130,039	11,486	11,863
Totals	697,615	725,810	1,484,791	1,443,924	135,008	123,478
	Halifax		Moncton		Saint John	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	554,661	510,040	106,949	117,708	184,401	163,872
February	561,616	558,831	89,004	101,628	155,940	151,559
March	498,896	520,271	103,797	121,076	192,939	171,024
April	411,642	573,190	97,563	125,210	201,850	176,180
May	653,678	609,496	112,346	131,858	159,504	194,122
June	543,554	632,051	107,329	117,561	189,405	188,065
July	461,939	467,358	107,127	118,547	186,899	173,461
August	508,000	466,392	113,359	121,362	198,612	171,447
September	462,798	497,397	97,004	122,909	170,076	160,851
October	507,544	658,865	108,545	131,628	180,065	191,605
November	501,239	558,905	114,339	129,420	192,643	185,999
December	517,069	584,776	111,672	114,980	171,604	207,406
Totals	6,182,636	6,637,572	1,269,034	1,453,887	2,183,938	2,135,591
	St. John's		Sydney		Total for 8 centres	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	260,409	306,998	48,407	56,393	1,342,473	1,359,271
February	208,613	298,377	38,856	55,749	1,228,158	1,354,528
March	225,068	246,679	46,420	54,405	1,233,527	1,297,695
April	247,686	430,965	45,338	70,577	1,214,774	1,542,537
May	237,279	331,406	62,317	87,944	1,443,080	1,549,088
June	252,832	343,428	54,201	63,800	1,323,840	1,520,849
July	244,136	379,828	44,461	61,646	1,231,686	1,393,318
August	253,731	399,872	52,595	58,405	1,350,982	1,397,651
September	272,424	338,406	49,005	60,725	1,234,111	1,370,719
October	284,694	377,257	57,032	67,982	1,342,893	1,629,041
November	281,068	350,089	55,530	68,925	1,356,309	1,494,313
December	309,184	409,468	57,247	69,296	1,339,722	1,599,872
Totals	3,077,124	4,212,773	611,409	775,847	15,641,555	17,508,882

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	48,800	51,832	36,488	42,489	38,946	43,099
February	45,976	54,692	31,977	42,567	35,157	37,092
March	54,753	57,781	38,059	38,489	41,142	37,771
April	54,117	68,983	36,489	43,679	38,652	43,588
May	64,322	73,367	44,246	43,668	49,028	50,668
June	60,164	67,372	42,015	43,516	45,399	46,108
July	49,592	68,735	39,642	42,530	43,692	51,310
August	53,890	61,457	43,359	44,041	44,385	47,427
September	46,748	61,311	40,552	46,697	47,541	43,587
October	59,412	72,050	44,823	47,994	47,677	48,073
November	66,268	77,694	47,996	48,142	48,597	47,882
December	64,044	77,257	42,776	48,653	43,863	44,737
Totals	668,086	792,531	488,422	532,465	524,079	541,342
	Montreal		Quebec City		St. Hyacinthe	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	13,999,225	13,730,178	1,036,462	1,060,243	58,640	56,845
February	13,681,693	11,980,286	976,278	1,120,070	54,388	56,773
March	13,743,568	12,069,838	1,077,619	1,154,463	60,489	57,299
April	13,968,279	12,856,804	1,043,406	1,152,971	48,234	59,999
May	14,068,229	14,041,142	1,142,387	1,477,001	69,182	68,642
June	13,806,394	12,868,081	1,167,498	1,250,851	60,539	62,511
July	12,125,252	13,856,974	1,043,607	1,348,171	55,668	66,046
August	12,270,466	13,819,393	1,215,242	1,355,145	51,081	64,256
September	11,567,326	14,265,616	1,025,256	1,429,476	56,809	65,748
October	13,526,468	15,060,993	1,132,697	1,448,963	60,747	73,037
November	13,561,656	14,600,670	1,240,063	1,464,767	64,433	76,299
December	12,775,594	14,634,530	1,147,858	1,409,249	64,975	83,238
Totals	159,094,150	163,784,505	13,248,373	15,671,370	705,185	790,693
	Shawinigan Falls		Sherbrooke		Trois-Rivières	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	23,566	22,085	110,308	120,880	83,236	86,133
February	19,614	21,735	95,307	105,262	86,398	99,475
March	22,129	28,622	116,317	105,807	73,547	82,677
April	21,072	23,571	111,168	121,539	72,924	89,679
May	25,836	25,410	131,849	126,358	105,924	112,661
June	26,260	22,862	131,017	108,780	90,086	92,241
July	22,285	23,996	115,795	127,147	85,766	86,197
August	22,232	24,925	114,796	123,740	84,202	92,425
September	20,366	23,242	105,829	118,252	81,823	90,733
October	23,038	26,691	121,079	152,141	91,547	103,062
November	26,571	30,583	119,855	150,464	106,918	106,908
December	27,456	31,024	127,274	151,240	94,454	104,182
Totals	280,425	304,746	1,400,594	1,511,610	1,056,825	1,146,373

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968 — Continued

Month	2 Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1967	1968	1967		1968	
	thousands of dollars					
January	23, 436	23, 438	15, 459, 107		15, 237, 222	
February	18, 477	23, 654	15, 045, 265		13, 541, 606	
March	22, 672	24, 581	15, 250, 295		13, 657, 328	
April	21, 166	24, 202	15, 415, 507		14, 485, 015	
May	25, 303	26, 643	15, 726, 306		16, 045, 560	
June	26, 451	22, 507	15, 455, 823		14, 584, 829	
July	22, 984	25, 225	13, 604, 283		15, 696, 331	
August	23, 655	26, 035	13, 923, 308		15, 658, 844	
September	21, 609	25, 904	13, 013, 859		16, 170, 566	
October	24, 880	27, 723	15, 132, 368		17, 060, 727	
November	28, 330	31, 117	15, 310, 687		16, 634, 526	
December	28, 906	27, 020	14, 417, 200		16, 611, 130	
Totals	287, 869	308, 049	177, 754, 008		185, 383, 684	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	133, 245	123, 819	114, 096	107, 180	64, 858	73, 956
February	96, 845	110, 566	91, 276	124, 837	59, 099	58, 508
March	113, 333	119, 638	95, 561	104, 902	78, 991	62, 578
April	112, 796	117, 353	79, 941	97, 115	67, 477	66, 117
May	149, 185	137, 276	96, 126	112, 320	79, 177	81, 165
June	159, 048	117, 926	91, 883	85, 430	73, 714	72, 515
July	144, 641	122, 190	85, 589	93, 206	72, 983	72, 792
August	136, 113	111, 518	89, 818	122, 985	70, 669	81, 771
September	125, 070	117, 060	77, 018	96, 290	72, 698	79, 567
October	131, 104	130, 106	108, 614	111, 955	71, 794	77, 965
November	122, 159	130, 298	111, 195	124, 707	75, 231	74, 906
December	114, 675	115, 355	112, 265	126, 642	68, 239	82, 014
Totals	1, 538, 214	1, 453, 105	1, 153, 382	1, 307, 569	854, 930	883, 854
	Fort William		Guelph		Hamilton	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	70, 750	68, 089	73, 821	84, 833	861, 295	950, 140
February	57, 293	55, 019	64, 628	80, 217	769, 172	959, 143
March	64, 839	55, 041	74, 928	82, 961	904, 312	921, 004
April	64, 637	57, 761	63, 106	79, 220	878, 176	1, 027, 428
May	71, 524	64, 270	90, 440	97, 741	1, 118, 399	1, 123, 521
June	72, 167	57, 859	88, 568	87, 172	907, 764	982, 290
July	71, 284	67, 366	81, 203	87, 655	910, 766	991, 785
August	61, 001	62, 682	78, 386	84, 407	886, 250	1, 044, 315
September	68, 460	64, 803	87, 712	99, 455	829, 288	905, 046
October	70, 330	63, 230	80, 674	95, 945	897, 386	1, 046, 919
November	71, 443	66, 450	107, 886	102, 590	972, 715	1, 131, 580
December	65, 463	66, 291	81, 429	99, 143	946, 888	1, 209, 866
Totals	809, 191	748, 861	972, 781	1, 081, 339	10, 882, 411	12, 293, 037

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	86,070	97,561	242,779	271,434	636,865	643,763
February	73,957	87,246	191,855	262,721	565,881	623,408
March	85,452	90,563	214,070	248,175	622,777	648,009
April	77,477	94,165	216,034	251,861	610,023	609,391
May	101,791	115,453	231,598	295,121	718,132	759,804
June	89,344	108,448	270,607	289,896	855,102	688,865
July	99,107	116,726	236,519	263,763	711,843	761,411
August	91,769	102,641	235,997	256,933	624,895	703,424
September	86,542	104,589	238,211	248,695	581,264	668,704
October	98,583	114,999	238,708	278,538	626,474	745,454
November	113,857	109,543	266,192	299,513	653,824	805,665
December	100,595	111,676	288,549	312,448	659,369	831,088
Totals	1,104,544	1,253,610	2,871,119	3,279,098	7,866,449	8,488,986
	Niagara Falls		Oshawa		Ottawa	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	68,730	75,156	663,878	644,706	933,482	1,080,283
February	62,775	73,912	509,202	516,508	865,333	1,016,140
March	68,254	71,086	473,477	385,454	892,668	1,094,517
April	71,184	81,028	561,841	382,936	890,926	1,058,874
May	89,975	83,847	561,783	630,910	1,024,784	1,059,945
June	82,209	72,006	567,875	532,874	1,217,084	1,042,738
July	80,910	90,346	417,895	612,802	1,054,176	1,091,454
August	84,886	85,137	291,483	445,884	959,188	1,041,514
September	82,972	80,909	282,396	368,310	1,004,623	1,175,102
October	89,837	82,756	413,985	648,275	1,001,299	1,139,373
November	92,442	90,696	518,881	644,728	1,274,808	1,156,748
December	82,683	83,447	651,882	736,851	1,245,004	1,133,445
Totals	956,857	970,326	5,914,578	6,550,238	12,363,375	13,090,133
	Peterborough		Port Arthur			
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	89,699	102,425	53,474		53,759	
February	157,882	90,272	42,843		51,048	
March	86,057	94,321	46,869		49,729	
April	80,874	92,020	51,109		51,046	
May	101,647	108,644	61,185		57,708	
June	105,211	100,733	61,903		57,176	
July	96,386	107,206	55,014		57,651	
August	102,210	99,251	54,105		55,383	
September	94,229	93,200	53,898		57,832	
October	98,326	103,493	60,977		65,225	
November	105,807	110,885	55,859		62,996	
December	99,077	106,756	49,893		65,190	
Totals	1,217,405	1,209,206	647,129		684,743	

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	166,353	188,519	99,686	125,962	100,099	119,788
February	154,236	177,192	86,867	95,719	73,470	86,021
March	161,669	153,841	102,283	117,911	89,499	89,693
April	197,424	169,971	90,717	111,998	78,981	103,841
May	189,349	201,130	116,842	137,250	98,279	104,355
June	195,938	209,168	108,243	102,998	114,811	98,191
July	185,901	200,330	105,764	107,828	95,515	111,425
August	160,808	173,770	100,630	124,570	96,765	100,836
September	156,742	173,744	102,094	118,621	96,067	101,469
October	169,065	186,343	110,647	118,894	124,836	99,538
November	202,276	221,644	124,817	133,134	118,417	117,119
December	184,168	205,658	105,260	132,247	91,832	110,325
Totals	2,123,929	2,261,310	1,253,850	1,427,132	1,178,571	1,242,601
	Sudbury		Timmins		Toronto	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	99,460	114,682	24,005	28,852	17,969,076	19,843,776
February	79,925	109,423	26,659	25,856	15,124,575	17,442,604
March	95,579	112,264	29,523	26,399	17,217,809	17,623,409
April	86,595	116,063	24,577	29,374	17,323,825	19,190,914
May	114,659	135,430	33,817	35,672	17,412,914	19,793,439
June	119,983	124,084	32,989	33,316	17,365,927	19,306,826
July	104,196	119,314	28,978	30,034	15,099,019	18,155,920
August	108,760	122,051	27,840	29,409	16,407,241	19,771,922
September	108,311	124,469	28,801	32,074	15,902,592	18,205,440
October	117,103	130,040	30,354	31,345	18,601,987	20,306,995
November	125,059	137,037	31,787	35,296	18,927,905	19,781,613
December	115,306	132,211	30,405	33,297	18,622,726	21,278,151
Totals	1,274,936	1,477,068	349,735	370,924	205,975,596	230,701,009
	Windsor			Total for 21 centres		
	1967	1968	1967	1968		
	thousands of dollars					
January	472,339	572,432	23,024,060	25,371,115		
February	449,222	480,360	19,602,995	22,526,720		
March	511,702	481,129	22,029,652	22,632,624		
April	427,961	560,132	22,055,681	24,348,608		
May	475,141	573,443	22,936,747	25,708,444		
June	503,608	506,884	23,083,978	24,677,395		
July	460,551	526,384	20,198,240	23,787,588		
August	406,721	509,959	21,075,535	25,130,362		
September	434,133	444,570	20,513,121	23,359,949		
October	526,155	559,803	23,668,238	26,137,191		
November	562,224	498,481	24,634,784	25,835,629		
December	492,498	522,369	24,208,206	27,494,470		
Totals	5,722,255	6,235,946	267,031,237	297,010,095		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	36,579	40,457	1,516,904	1,784,927	1,068,515	1,559,388
February	28,714	37,269	1,370,650	1,594,378	978,082	1,155,582
March	33,357	40,714	1,515,977	1,667,586	1,069,669	1,238,042
April	35,511	42,183	1,563,833	1,919,629	1,363,784	1,645,719
May	49,603	49,637	1,495,967	2,019,238	1,410,444	1,584,737
June	46,132	40,040	1,520,243	1,722,346	1,492,510	1,576,879
July	37,159	45,509	1,402,560	1,865,002	1,212,255	1,454,034
August	43,064	44,011	1,549,685	1,780,353	1,252,484	1,376,297
September	44,199	46,305	1,400,085	1,770,871	1,302,567	1,581,135
October	46,867	49,948	1,537,665	2,014,150	1,365,940	1,537,117
November	51,029	55,912	1,753,633	2,141,601	1,380,569	1,479,997
December	44,897	45,509	1,802,916	2,076,642	1,595,334	1,832,318
Totals	497,111	537,494	18,430,118	22,356,723	15,492,153	18,021,245
	Lethbridge		Medicine Hat		Moose Jaw	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	67,342	79,152	27,753	32,793	48,823	37,199
February	62,399	74,825	24,889	28,057	29,575	29,084
March	76,683	85,178	28,035	30,659	29,931	29,622
April	68,943	89,058	27,685	40,081	30,495	37,783
May	86,883	96,452	31,721	39,596	35,998	41,547
June	85,287	87,409	39,234	34,365	36,306	34,631
July	74,460	92,668	34,036	38,226	35,836	34,025
August	75,813	85,023	35,460	34,694	33,822	33,370
September	74,921	89,692	33,156	34,629	31,608	30,861
October	70,740	96,816	39,578	38,226	38,352	35,462
November	96,215	107,885	43,248	47,693	39,784	51,738
December	82,550	104,806	34,011	41,561	35,168	36,133
Totals	922,236	1,088,964	398,806	440,580	425,698	431,455
	Prince Albert		Regina		Saskatoon	
	1967	1968	1967	1968	1967	1968
	thousands of dollars					
January	26,760	35,660	890,706	869,135	240,694	248,930
February	25,998	35,445	599,579	674,256	211,514	211,319
March	27,657	33,085	953,437	671,174	219,681	222,156
April	27,874	37,860	687,374	1,081,717	223,584	283,968
May	33,568	40,254	768,068	908,489	349,947	274,037
June	35,095	36,671	830,124	739,429	233,223	234,253
July	35,632	36,564	758,682	831,987	218,189	248,756
August	36,214	38,736	695,517	831,448	248,986	255,033
September	30,609	39,783	625,445	733,101	219,693	259,603
October	39,226	39,039	822,268	937,348	252,702	280,951
November	38,655	39,360	691,152	987,694	254,169	286,399
December	36,177	38,997	713,827	848,538	230,795	263,005
Totals	393,465	451,454	9,036,179	10,114,316	2,903,177	3,068,410

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1967 and 1968 — Concluded

	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1967	1968	1967	1968
	thousands of dollars			
January	2,807,114	2,717,163	6,731,190	7,404,804
February	2,727,968	2,551,619	6,059,368	6,391,834
March	2,621,077	2,423,710	6,575,504	6,441,926
April	2,780,519	3,275,649	6,809,602	8,453,647
May	3,370,449	2,823,216	7,632,648	7,877,203
June	3,205,418	2,668,632	7,523,572	7,174,655
July	2,841,399	2,753,216	6,650,208	7,399,987
August	2,896,360	2,589,124	6,867,405	7,068,089
September	2,913,090	2,796,974	6,675,373	7,382,954
October	3,003,923	3,118,013	7,217,261	8,147,070
November	2,936,897	3,088,125	7,285,351	8,286,404
December	2,770,428	2,840,931	7,346,103	8,128,440
Totals	34,874,642	33,646,372	83,373,585	90,157,013
	5. British Columbia			
	Vancouver ¹		Victoria	
	1967	1968	1967	1968
	thousands of dollars			
January	2,805,517	3,201,339	426,922	440,182
February	2,473,677	2,760,070	467,511	396,546
March	2,958,790	2,927,438	490,677	483,588
April	2,702,629	3,181,039	493,807	425,258
May	3,037,625	3,300,877	430,547	523,280
June	3,107,138	3,203,987	503,327	515,979
July	2,896,269	3,398,115	507,809	485,938
August	3,078,365	3,440,377	579,687	707,743
September	2,903,670	3,474,081	467,078	536,080
October	3,050,243	3,650,682	549,322	602,350
November	3,141,176	4,029,225	589,710	545,681
December	3,068,663	3,749,706	551,143	659,400
Totals	35,223,762	40,316,936	6,057,540	6,322,025
	Total for 2 centres		Canada — 51 centres	
	1967	1968	1967	1968
	thousands of dollars			
	1967	1968	1967	1968
January	3,232,439	3,641,521	49,789,269	53,013,933
February	2,941,188	3,156,616	44,876,974	46,971,304
March	3,449,467	3,411,026	48,538,445	47,440,599
April	3,196,436	3,606,297	48,692,000	52,436,104
May	3,468,172	3,824,157	51,206,953	55,004,452
June	3,610,465	3,719,966	50,997,678	51,677,694
July	3,404,078	3,884,053	45,088,495	52,161,277
August	3,658,052	4,148,120	46,875,282	53,403,066
September	3,370,748	4,010,161	44,807,212	52,294,349
October	3,599,565	4,253,032	50,960,325	57,227,061
November	3,730,886	4,574,906	52,318,017	56,825,778
December	3,619,806	4,409,106	50,931,037	58,243,018
Totals	41,281,302	46,638,961	585,081,687	636,698,635

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1967						
January	47,899,089	6,149,821	93.46	1,890,180	12,749,800	1.78
February	43,131,684	6,063,342	85.36	1,745,290	12,932,017	1.62
March	46,583,352	6,110,077	91.49	1,955,093	13,075,788	1.79
April	46,824,887	6,148,989	91.38	1,867,113	13,233,465	1.69
May	48,211,413	6,211,384	93.14	2,995,540	13,377,988	2.69
June	48,795,574	6,331,730	92.48	2,202,104	13,586,704	1.94
July	43,021,020	6,500,367	79.42	2,067,475	13,872,435	1.79
August	44,909,552	6,425,083	83.88	1,965,730	14,184,436	1.66
September	42,932,117	6,390,497	80.62	1,875,095	14,586,591	1.54
October	48,826,964	6,557,371	89.35	2,133,361	15,199,095	1.68
November	49,393,658	6,495,477	91.25	2,924,359	15,404,010	2.28
December	48,573,205	6,580,503	88.58	2,357,832	15,146,278	1.87
1968						
January	50,429,633	6,414,158	94.35	2,584,300	15,096,903	2.05
February	44,719,825	6,344,587	84.58	2,251,479	15,305,913	1.77
March	45,212,231	5,920,554	91.64	2,228,368	15,560,587	1.72
April	50,173,442	6,223,110	91.75	2,262,662	15,854,331	1.71
May	52,076,290	6,297,513	99.23	2,928,162	16,198,382	2.17
June	49,320,251	6,316,146	93.70	2,357,443	16,561,577	1.71
July	49,708,384	6,529,824	91.35	2,452,893	16,886,919	1.74
August	51,200,380	6,640,428	92.52	2,202,686	17,137,746	1.54
September	49,993,469	6,943,570	86.40	2,300,880	17,289,637	1.60
October	54,821,901	6,970,128	94.38	2,405,160	17,690,842	1.63
November	53,348,348	6,780,201	94.42	3,477,430	17,712,288	2.36
December	55,643,310	7,270,539	91.84	2,599,708	17,633,223	1.77

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June, 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

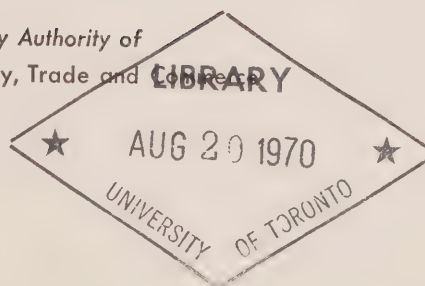
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CHEQUES CASHED IN CLEARING CENTRES

1969

Published by Authority of
The Minister of Industry, Trade and Commerce



DOMINION BUREAU OF STATISTICS
Business Finance Division

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1969. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,
Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page 7
Definition and Coverage	7 - 9

Charts

1, 2, 3. Canada and Principal Cities, 1945-69	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-69	14, 15

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1967, 1968 and 1969	10
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	16
3. Relative Importance of Individual Clearing House Centres	17
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 19-24
5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969	25-31
6. Cheques Cashed against Current and Savings Accounts	32

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1969. The value of cheques cashed in the fifty-one centres rose to \$735,404 million, an increase of 15.5 per cent above the value of \$636,699 million for 1968.

The value of cheques cashed in British Columbia increased by 21.9 per cent, Ontario 21.0 per cent, the Atlantic Provinces 19.7 per cent, the Prairie Provinces 9.5 per cent and Quebec 7.5 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May, 1931 branches in Weyburn were absorbed by the Imperial Bank. In May, 1941 cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May, 1950 cheques cashed in Cornwall were included making a total of 35 centres. In January, 1953 there were 17 new centres added making a total

of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January, 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-nine of the fifty-one centres showed a higher value of cheques cashed in 1969 as compared with 1968. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 13.9 per cent above the figure for 1968. Cheques cashed in Montreal increased by 7.6 per cent and in Toronto by 23.1 per cent. In the Western regions cheques cashed in Winnipeg was higher by 6.7 per cent and Vancouver by 22.6 per cent.

Over 48 per cent of the cheques cashed in Canada during 1969 were cashed in Ontario. Cheques

cashed in Toronto accounted for over 81 per cent of the provincial total. Cheques cashed in Quebec were over 27 per cent of the Canada total and the Prairie Provinces over 13 per cent of the Canada total. Value of cheques cashed in Winnipeg was over 36 per cent of the total for the Prairie Provinces although the relative importance of cheques cashed in Winnipeg has declined since the war. Value of cheques cashed in British Columbia was over 7 per cent of the national total. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June, 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January, 1961 cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 103.43 for 1969 as compared with 92.56 for 1968 and 88.32 for 1967. The annual turnover ratio of savings accounts was 1.91 in comparison with 1.81 for 1968 and 1.86 for 1967.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published

'cheques cashed' series, as it is felt that their inclusion would be misleading.

Relation to Bank Clearings

'Bank clearings' record only dealings between two separate banks, ignoring cheque payments completed within one bank. 'Cheques cashed against individual accounts', however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the 'bank clearings' series was discontinued in 1943. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the 'cheques cashed' series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1968 and 1969 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1967, 1968 and 1969

Clearing house centres	1939	1946	1967	1968	1969
thousands of dollars					
Atlantic Provinces:					
Halifax	381,824	870,736	6,182,636	6,637,572	8,180,766
Moncton	108,892	276,711	1,269,034	1,453,887	1,655,550
Saint John	189,232	456,571	2,183,938	2,135,591	2,354,765
St. John's	—	—	3,077,124	4,212,773	5,281,371
Totals	679,948	1,604,018	12,712,732	14,439,823	17,472,452
Quebec:					
Montreal	8,759,472	18,828,185	159,094,150	163,784,505	176,195,327
Quebec	977,211	1,722,533	13,248,373	15,671,370	16,415,280
Sherbrooke	83,716	198,642	1,400,594	1,511,610	1,688,385
Totals	9,820,399	20,749,360	173,743,117	180,967,485	194,298,992
Ontario:					
Brantford	107,113	269,742	1,538,214	1,453,105	1,569,803
Chatham	102,260	185,640	1,153,382	1,307,569	1,403,253
Cornwall	—	—	854,930	883,854	1,064,134
Fort William	67,033	185,151	809,191	748,861	887,569
Hamilton	644,434	1,460,388	10,882,411	12,293,037	14,877,229
Kingston	72,713	205,647	1,104,544	1,253,610	1,448,269
Kitchener	145,302	363,578	2,871,119	3,279,098	4,107,962
London	385,768	871,611	7,866,449	8,488,986	9,540,367
Ottawa	1,266,268	5,170,462	12,363,375 ¹	13,090,133 ¹	14,705,592 ¹
Peterborough	70,496	197,282	1,217,405	1,209,206	1,230,405
St. Catharines	—	253,814	2,123,929	2,261,310	2,421,445
Sarnia	76,490	244,696	1,253,850	1,427,132	1,559,025
Sudbury	85,813	153,373	1,274,936	1,477,068	1,698,729
Toronto	10,173,867	19,907,027	205,975,596	230,701,009	284,035,312
Windsor	420,933	933,545	5,722,255	6,235,946	7,120,960
Totals	13,618,490	30,401,956	257,011,586	286,109,924	347,670,054
Prairie Provinces:					
Brandon	33,810	104,140	497,111	537,494	531,444
Calgary	661,676	1,602,018	18,430,118	22,356,723	25,470,161
Edmonton	470,280	1,213,184	15,492,153	18,021,245	20,419,917
Lethbridge	56,702	146,971	922,236	1,088,964	1,213,452
Medicine Hat	27,707	74,791	398,806	440,580	487,684
Moose Jaw	83,327	185,849	425,698	431,455	443,314
Prince Albert	27,796	104,870	393,465	451,454	488,525
Regina	555,513	977,251	9,036,179	10,114,316	10,469,343
Saskatoon	121,854	349,201	2,903,177	3,068,410	3,283,315
Winnipeg	3,439,565	6,366,405	34,874,642	33,646,372	35,904,430
Totals	5,478,230	11,124,680	83,373,585	90,157,013	98,711,585
British Columbia:					
New Westminster	78,647	226,076	²	²	²
Vancouver	1,587,411	4,354,230	35,223,762	40,316,936	49,414,299
Victoria	354,226	787,288	6,057,540	6,322,025	7,425,774
Totals	2,020,284	5,367,594	41,281,302	46,638,961	56,840,073
CANADA	31,617,351	69,247,608	568,122,322	618,313,206	714,993,156

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

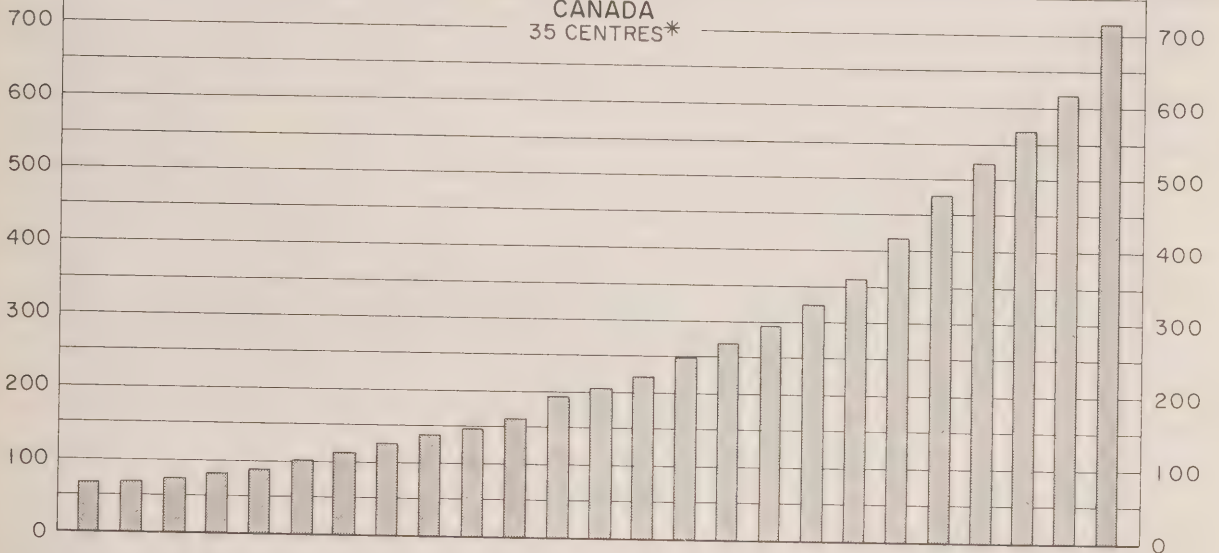
CHART - I

CHEQUES CASHED

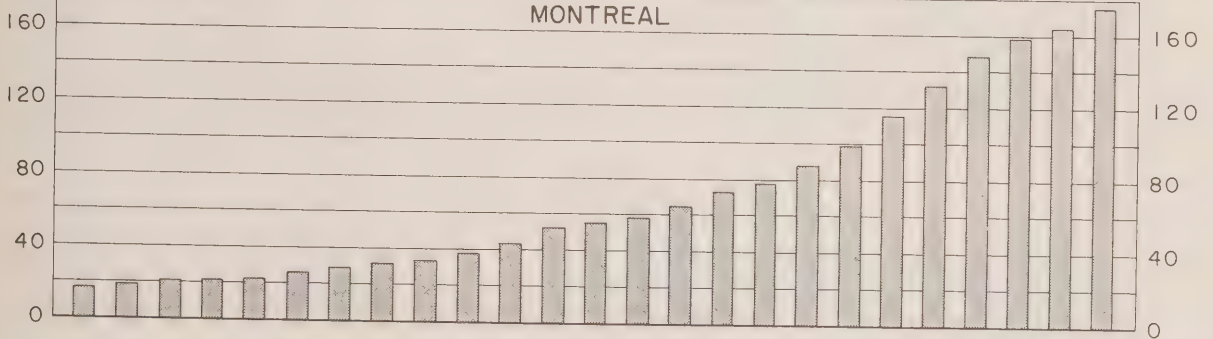
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BILLION DOLLARS

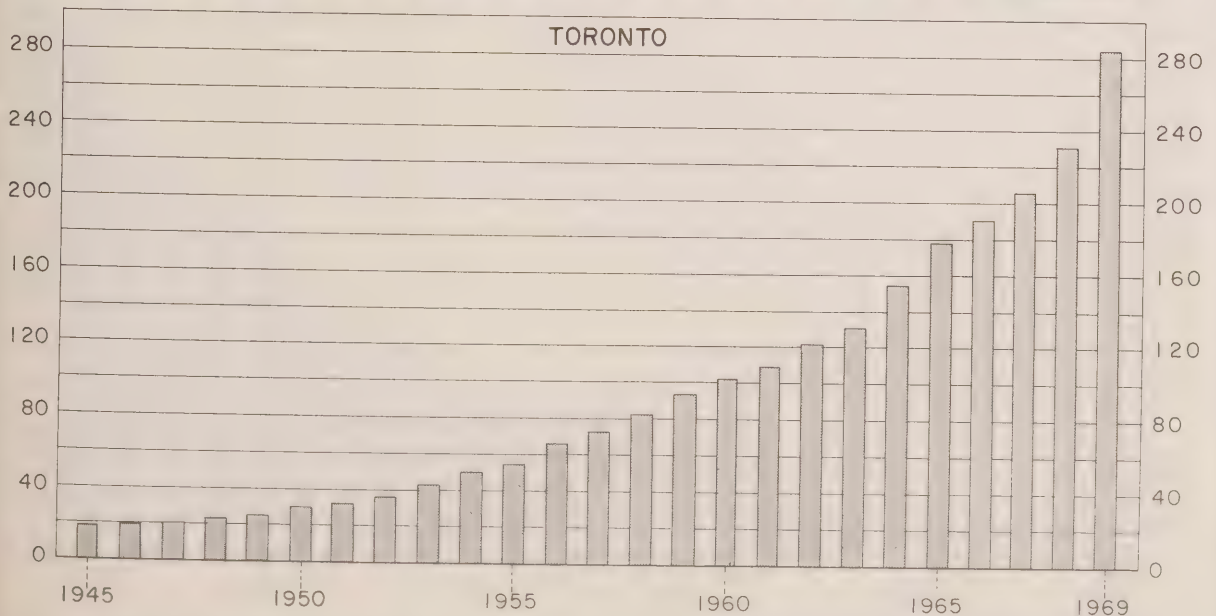
CANADA
35 CENTRES*



MONTREAL



TORONTO



* ST. JOHN'S, N.F.L.D. INCLUDED IN 1949 AND CORNWALL, ONT. IN 1950.

CHART-2

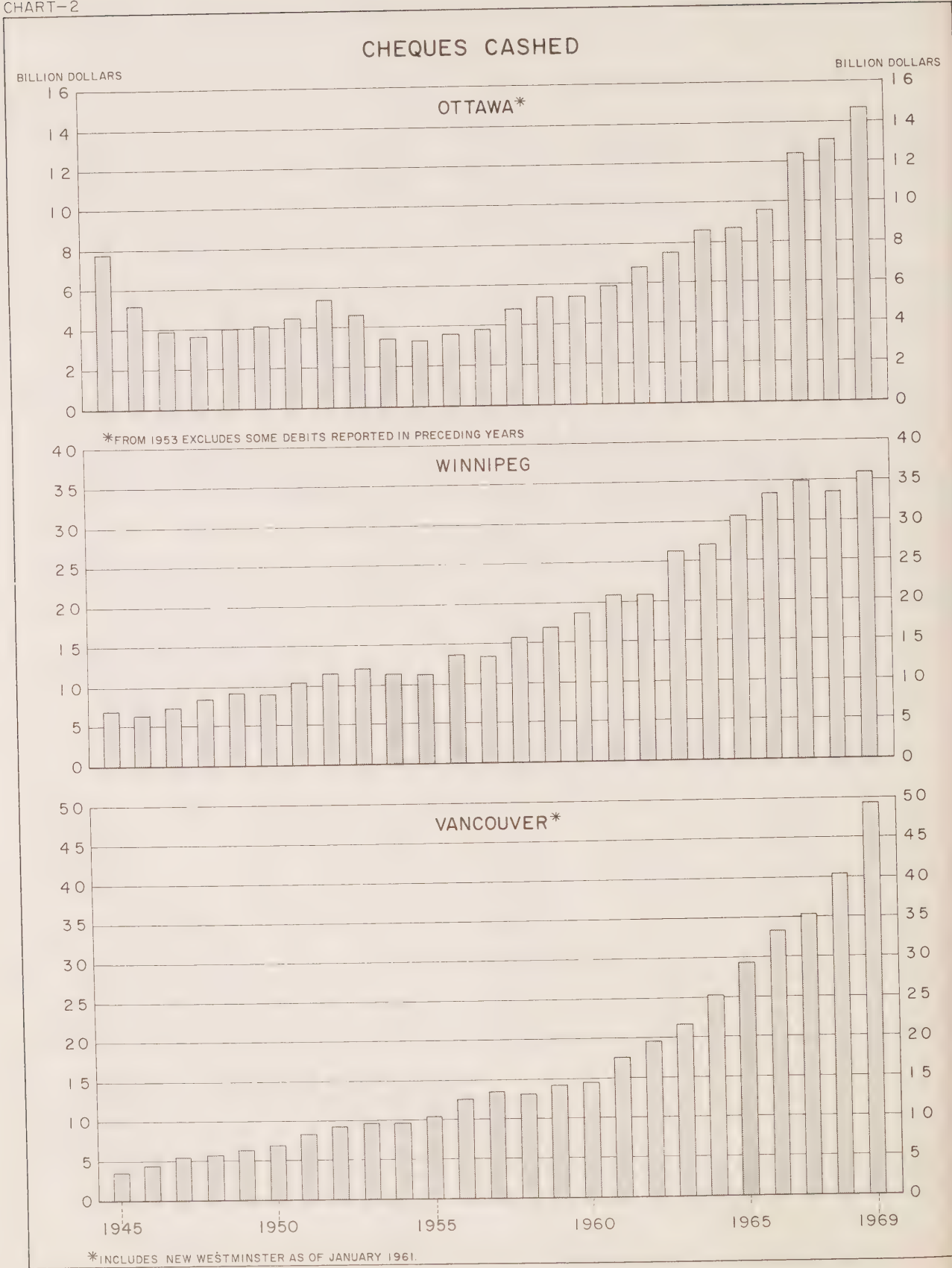


CHART-3

CHEQUES CASHED

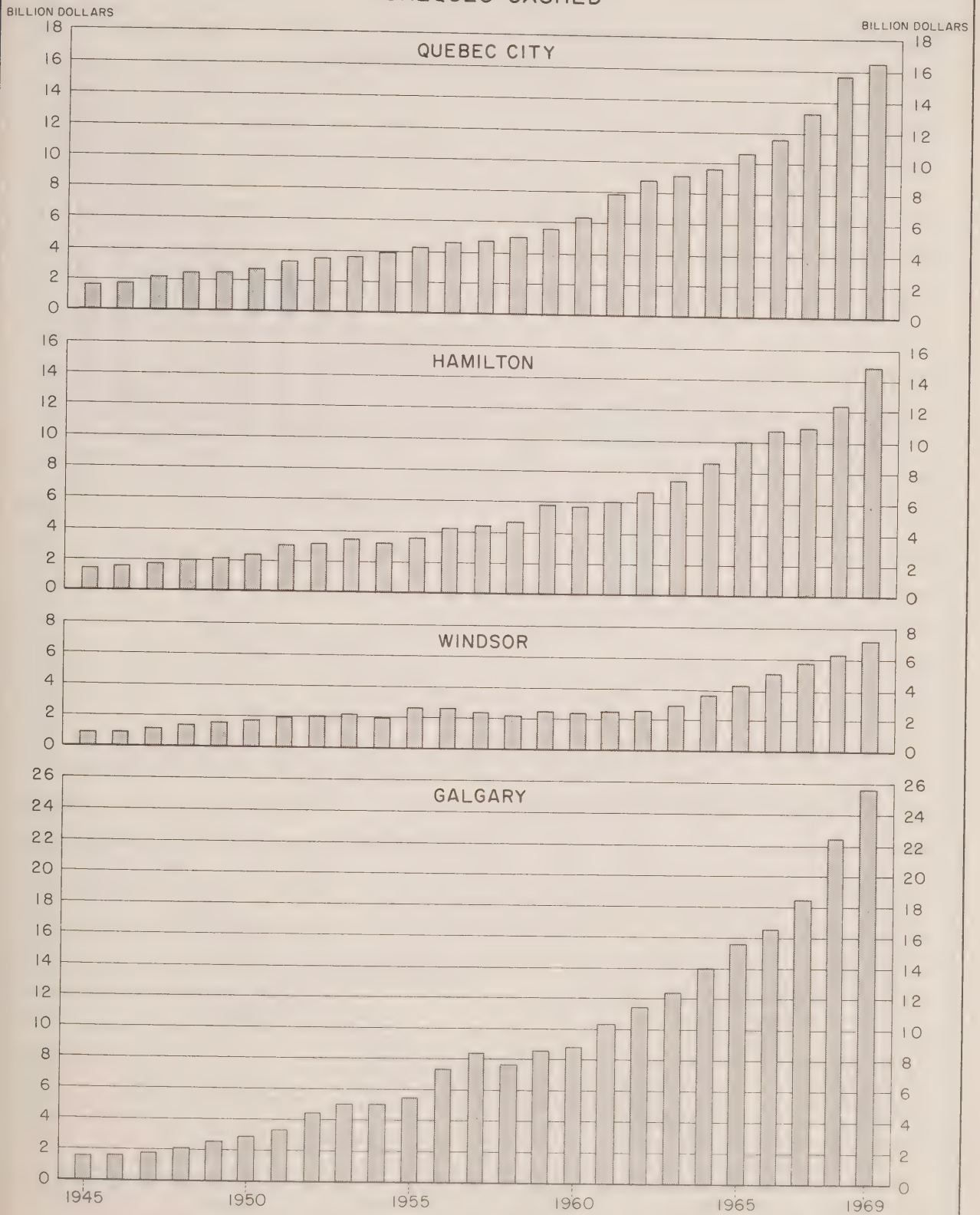


CHART-4

CHEQUES CASHED

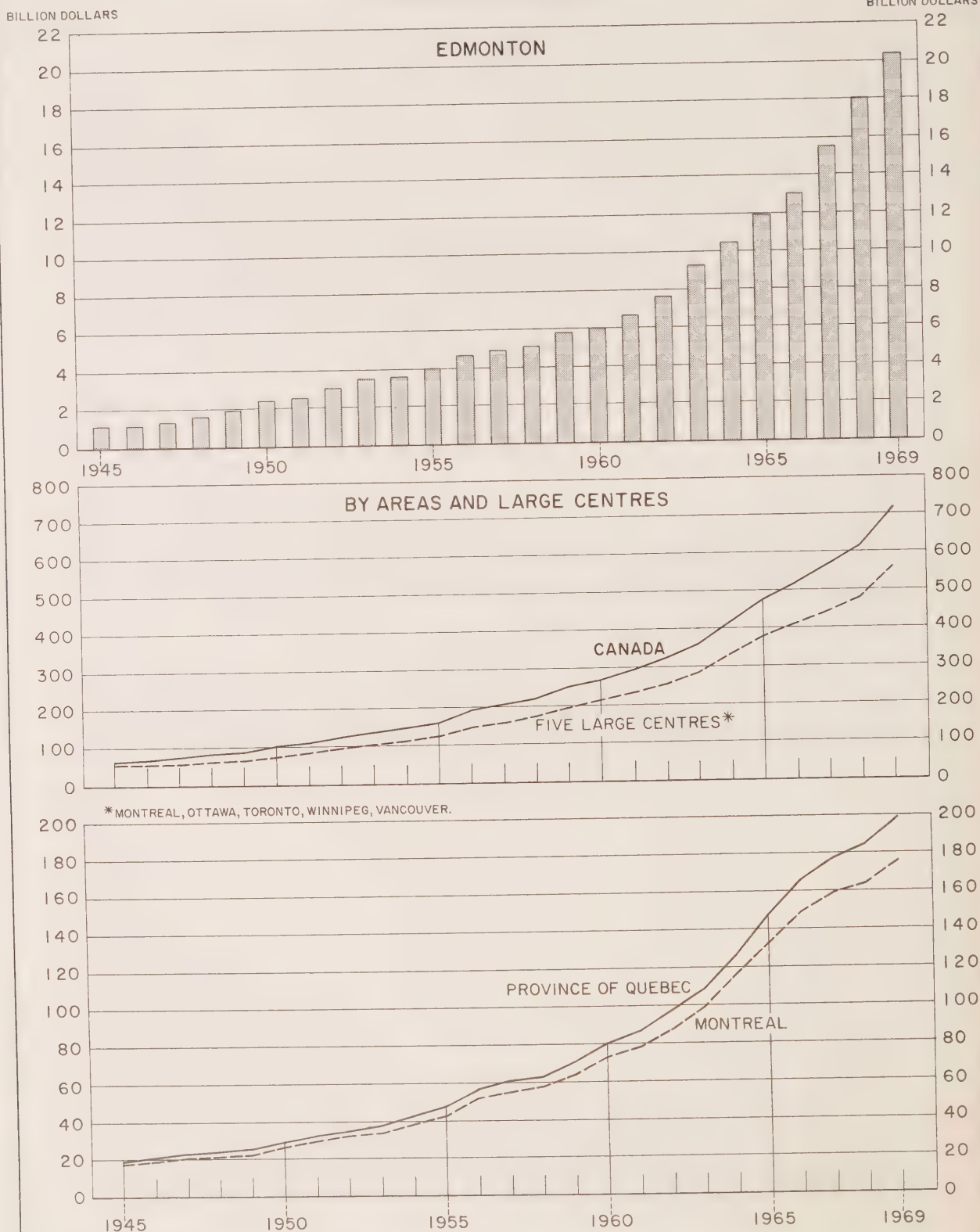
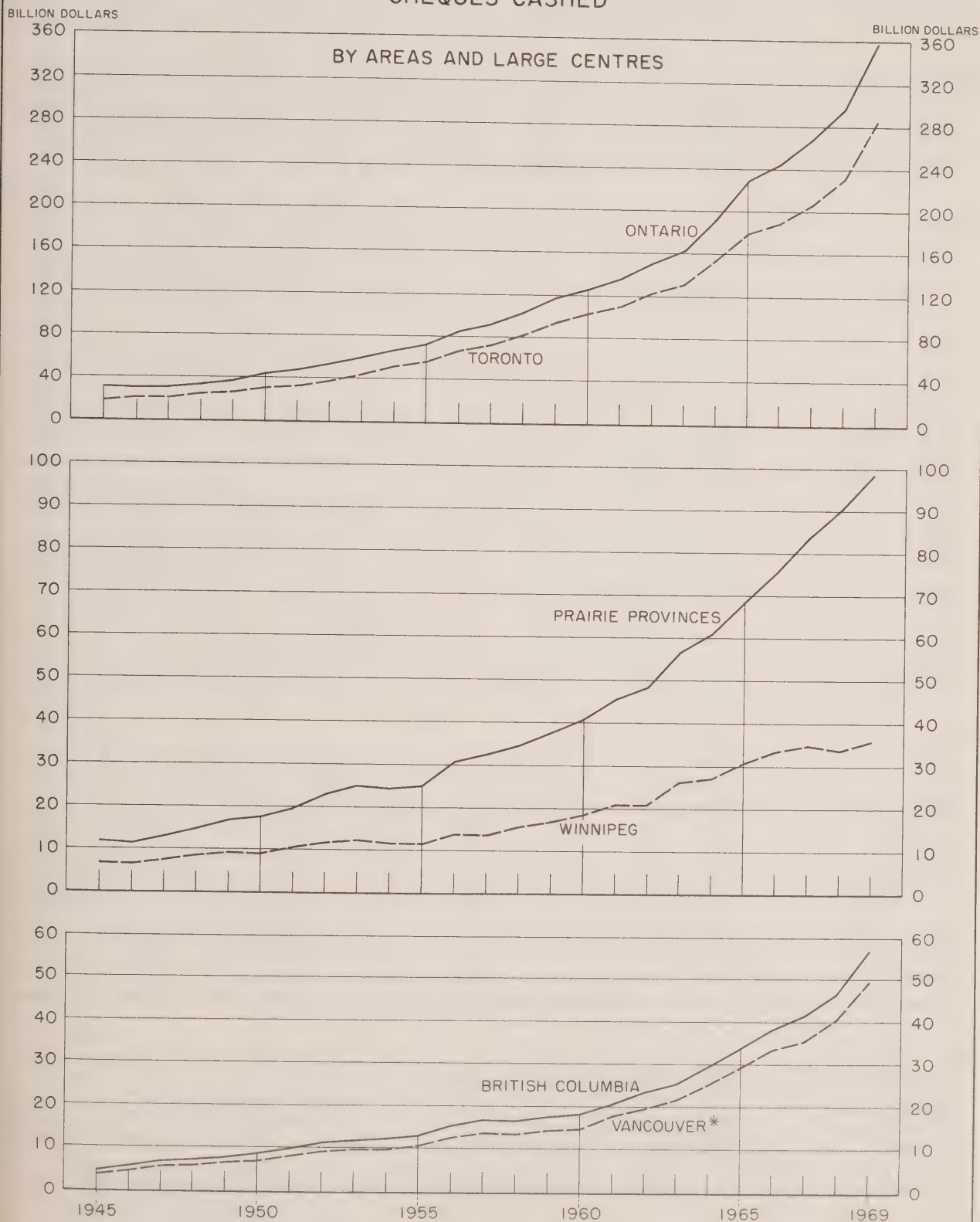


CHART-5

CHEQUES CASHED

BY AREAS AND LARGE CENTRES



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1967	1968	1969
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,820.3	1,954.3	2,408.6
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	1,173.5	1,344.4	1,530.9
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	1,138.1	1,112.9	1,227.1
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	1,506.3	1,598.8	1,905.8
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,766.6	1,818.7	1,956.5
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,512.9	1,789.6	1,874.5
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,672.6	1,805.1	2,016.2
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,743.5	1,816.0	1,949.8
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	1,405.2	1,327.4	1,434.0
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	1,116.8	1,266.1	1,358.8
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	1,187.7	1,099.2	1,302.8
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,741.1	1,966.8	2,380.2
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,551.0	1,760.3	2,033.7
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	2,035.8	2,325.1	2,912.8
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	2,021.1	2,181.0	2,451.1
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	1,027.0 ¹	1,087.3 ¹	1,221.5 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,732.5	1,720.8	1,751.0
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	1,660.9	1,890.5	2,065.2
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	1,505.0	1,743.6	2,005.2
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,975.2	2,212.3	2,723.8
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	1,299.7	1,416.3	1,617.3
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	1,839.4	2,049.0	2,492.3
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,513.5	1,636.4	1,618.0
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,832.5	3,436.0	3,914.5
Edmonton	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	3,600.5	4,188.3	4,745.8
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,611.6	1,902.9	2,120.4
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,416.4	1,564.8	1,732.1
Moose Jaw	141.4	187.2	71.0	121.5	247.0	571.7	552.4	620.5	628.9	646.2
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,525.6	1,750.5	1,894.2
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,780.4	1,992.8	2,062.8
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	2,527.5	2,671.3	2,858.4
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,312.8	1,266.6	1,351.6
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,823.4	1,971.8	2,158.9
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	²	²	²	²
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	2,174.2	2,607.6	3,196.0
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,911.1	1,994.5	2,342.8
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	2,131.1	2,407.7	2,934.4
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,817.6	1,975.6	2,283.7

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1967	1968	1969
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	1.09	1.07	1.14
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.22	0.24	0.23
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.39	0.35	0.33
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.54	0.68	0.74
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.24	2.34	2.44
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	28.00	26.49	24.64
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.33	2.53	2.30
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.24
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	30.58	29.27	27.18
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.27	0.24	0.22
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.20	0.21	0.20
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.15	0.14	0.15
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.14	0.12	0.12
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	1.92	1.99	2.08
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.19	0.20	0.20
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.51	0.53	0.57
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.39	1.37	1.33
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	2.18 ³	2.12 ³	2.06 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.21	0.19	0.17
St. Catharines	—	—	—	4	0.41	0.36	0.33	0.37	0.37	0.34
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.22	0.23	0.22
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.22	0.24	0.24
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	36.26	37.31	39.73
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	1.01	1.01	1.00
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	45.24	46.27	48.63
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.09	0.09	0.07
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.24	3.61	3.56
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.73	2.91	2.86
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.16	0.18	0.17
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.07
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.07	0.07	0.06
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.07	0.07
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.59	1.64	1.46
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.51	0.50	0.46
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.14	5.44	5.02
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	15.59	15.50	14.67	14.58	13.80
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	6	6	6	6
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.20	6.52	6.91
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.07	1.02	1.04
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.27	7.54	7.95
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1944	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1954 ^a	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ^a	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ^a	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ^a	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ^a	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ^a	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ^a	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ^a	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ^a	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ^a	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ^a	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 ^b	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743
1966 ^c	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010
1967 ^d	585,081,687	15,641,555	177,754,008	267,031,237	83,373,585	41,281,302
1968 ^e	636,698,635	17,508,882	185,383,684	297,010,095	90,157,013	46,638,961
1969 ^f	735,404,385	20,950,790	199,376,448	359,525,489	98,711,585	56,840,073

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1944	196.2	707,345	231,548	388,768	—	15,441,044
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805
1967	1,837.1	6,182,636	1,269,034	2,183,938	3,077,124	159,094,150
1968	1,999.4	6,637,572	1,453,887	2,135,591	4,212,773	163,784,505
1969	2,312.1	8,180,766	1,655,550	2,354,765	5,281,371	176,195,327

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1944	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804
1967	13,248,373	1,400,594	1,538,214	1,153,382	854,930	809,191	10,882,411
1968	15,671,370	1,511,610	1,453,105	1,307,569	883,854	748,861	12,293,037
1969	16,415,280	1,688,385	1,569,803	1,403,253	1,064,134	887,569	14,877,229

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1944	166,554	288,162	667,833	7,702,609	149,189	246,494
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹¹	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹¹	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹¹	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹¹	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹¹	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹¹	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹¹	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹¹	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹¹	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹¹	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹¹	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹¹	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹¹	927,069	1,796,657
1966	1,019,805	2,764,606	7,234,046	9,624,047 ¹¹	1,071,951	2,020,306
1967	1,104,544	2,871,119	7,866,449	12,363,375 ¹¹	1,217,405	2,123,929
1968	1,253,610	3,279,098	8,488,986	13,090,133 ¹¹	1,209,206	2,261,310
1969	1,448,269	4,107,962	9,540,367	14,705,592 ¹¹	1,230,405	2,421,445

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Samia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1944	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804
1967	1,253,850	1,274,936	205,975,596	5,722,255	497,111	18,430,118
1968	1,427,132	1,477,068	230,701,009	6,235,946	537,494	22,356,723
1969	1,559,025	1,698,729	284,035,312	7,120,960	531,444	25,470,161

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1944	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966	13,046,914	808,376	371,788	567,925	322,877	7,886,732
1967	15,492,153	922,236	398,806	425,698	393,465	9,036,179
1968	18,021,245	1,088,964	440,580	431,455	451,454	10,114,316
1969	20,419,917	1,213,452	487,684	443,314	488,525	10,469,343

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1944	264,084	6,986,367	—	175,523	3,059,155	500,944
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	¹²	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965	1,834,178	30,599,418	—	—	29,323,153	4,323,590
1966	2,389,089	33,312,945	—	—	33,171,639	4,885,371
1967	2,903,177	34,874,642	—	—	35,223,762	6,057,540
1968	3,068,410	33,646,372	—	—	40,316,936	6,322,025
1969	3,283,315	35,904,430	—	—	49,414,299	7,425,774

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank, May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Excludes some items reported in preceding years.¹² New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	63,564	62,843	130,641	148,174	10,055	12,667
February	57,487	50,101	121,126	135,480	9,771	9,644
March	55,807	79,157	118,899	124,640	9,534	12,826
April	53,363	60,412	103,023	129,211	10,029	17,988
May	56,035	58,347	126,437	130,602	11,790	12,635
June	65,796	65,098	98,912	130,308	11,236	12,614
July	59,692	69,848	122,454	161,266	10,332	11,637
August	62,751	60,362	108,223	132,583	9,199	10,041
September	59,062	60,595	123,120	136,723	8,249	16,751
October	63,280	79,885	127,567	150,829	10,857	11,753
November	56,929	65,798	133,483	120,189	10,563	13,002
December	72,044	74,866	130,039	140,168	11,863	10,820
Totals	725,810	787,312	1,443,924	1,640,173	123,478	152,378
	Halifax		Moncton		Saint John	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	510,040	629,402	117,708	133,756	163,872	178,511
February	558,831	557,970	101,628	117,524	151,559	163,585
March	520,271	608,912	121,076	135,392	171,024	163,604
April	573,190	811,310	125,210	140,420	176,180	191,525
May	609,496	791,831	131,858	147,117	194,122	190,509
June	632,051	623,950	117,561	142,046	188,065	192,994
July	467,358	577,327	118,547	145,722	173,461	217,632
August	466,392	600,255	121,362	125,378	171,447	171,903
September	497,397	662,205	122,909	137,021	160,851	191,237
October	658,865	677,324	131,628	145,222	191,605	218,560
November	558,905	852,998	129,420	131,934	185,999	188,610
December	584,776	787,282	114,980	154,018	207,406	286,095
Totals	6,637,572	8,180,766	1,453,887	1,655,550	2,135,591	2,354,765
	St. John's		Sydney		Total for 8 centres	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	306,998	343,315	56,393	78,612	1,359,271	1,587,280
February	298,377	391,065	55,749	65,769	1,354,528	1,491,138
March	246,679	355,378	54,405	61,654	1,297,695	1,541,563
April	430,965	358,434	70,577	64,630	1,542,537	1,773,930
May	331,406	346,096	87,944	86,847	1,549,088	1,763,984
June	343,428	357,157	63,800	74,597	1,520,849	1,598,764
July	379,828	366,198	61,646	78,732	1,393,318	1,628,362
August	399,872	638,359	58,405	69,726	1,397,651	1,808,607
September	338,406	572,966	60,725	76,842	1,370,719	1,854,340
October	377,257	572,319	67,982	72,850	1,629,041	1,928,742
November	350,089	501,240	68,925	74,571	1,494,313	1,948,342
December	409,468	478,844	69,296	93,645	1,599,872	2,025,738
Totals	4,212,773	5,281,371	775,847	898,475	17,508,882	20,950,790

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1968 and 1969 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	51,832	57,461	42,489	44,280	43,099	45,702
February	54,692	59,854	42,567	41,682	37,092	41,435
March	57,781	72,553	38,489	45,762	37,771	48,092
April	68,983	77,399	43,679	46,292	43,588	47,078
May	73,367	78,548	43,668	50,114	50,668	53,432
June	67,372	78,735	43,516	52,049	46,108	69,907
July	68,735	75,685	42,530	52,186	51,310	63,522
August	61,457	66,049	44,041	47,675	47,427	50,896
September	61,311	75,207	46,697	54,535	43,587	48,002
October	72,050	73,273	47,994	58,236	48,073	58,443
November	77,694	77,596	48,142	57,646	47,882	54,693
December	77,257	84,453	48,653	64,787	44,737	56,403
Totals	792,531	876,813	532,465	615,244	541,342	637,605
	Montreal		Quebec City		St. Hyacinthe	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	13,730,178	14,159,079	1,060,243	1,285,682	56,845	71,242
February	11,980,286	13,793,248	1,120,070	1,164,862	56,773	64,906
March	12,069,838	15,114,544	1,154,463	1,247,090	57,299	72,532
April	12,856,804	14,112,654	1,152,971	1,363,527	59,999	75,298
May	14,041,142	15,091,963	1,477,001	1,330,630	68,642	82,707
June	12,868,081	15,178,757	1,250,851	1,309,687	62,511	77,937
July	13,856,974	16,188,981	1,348,171	1,373,666	66,046	54,245
August	13,819,393	13,711,522	1,355,145	1,378,254	64,256	72,885
September	14,265,616	14,833,661	1,429,476	1,376,134	65,748	82,400
October	15,060,993	14,853,122	1,448,963	1,421,763	73,037	83,588
November	14,600,670	14,283,402	1,464,767	1,509,913	76,299	87,724
December	14,634,530	14,874,394	1,409,249	1,654,072	83,238	94,406
Totals	163,784,505	176,195,327	15,671,370	16,415,280	790,693	919,870
	Shawinigan Falls		Sherbrooke		Trois-Rivières	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	22,085	27,384	120,880	145,679	86,133	95,436
February	21,735	26,381	105,262	123,056	99,475	81,980
March	28,622	27,766	105,807	137,291	82,677	97,521
April	23,571	29,536	121,539	143,330	89,679	100,141
May	25,410	29,483	126,358	136,794	112,661	103,451
June	22,862	34,378	108,780	129,027	92,241	119,581
July	23,996	29,800	127,147	145,758	86,197	113,631
August	24,925	25,541	123,740	124,101	92,425	100,001
September	23,242	27,136	118,252	134,550	90,733	112,251
October	26,691	30,565	152,141	145,890	103,062	106,211
November	30,583	30,029	150,464	155,913	106,908	157,511
December	31,024	30,343	151,240	166,996	104,182	127,551
Totals	304,746	348,342	1,511,610	1,688,385	1,146,373	1,315,291

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 - Continued

Month	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1968	1969	1968		1969	
	thousands of dollars					
January	23,438	26,108	15,237,222		15,958,053	
February	23,654	24,233	13,541,606		15,421,643	
March	24,581	24,952	13,657,328		16,888,107	
April	24,202	25,792	14,485,015		16,021,047	
May	26,643	30,031	16,045,560		16,987,160	
June	22,507	27,884	14,584,829		17,077,944	
July	25,225	29,399	15,696,331		18,126,876	
August	26,035	25,738	15,658,844		15,602,661	
September	25,904	43,125	16,170,566		16,787,004	
October	27,723	34,422	17,060,727		16,865,512	
November	31,117	36,258	16,634,526		16,450,688	
December	27,020	36,347	16,611,130		17,189,753	
Totals	308,049	364,289	185,383,684		199,376,448	
	3. Province of Ontario					
	Brantford		Chatham		Cornwall	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	123,819	113,034	107,180	117,582	73,956	121,104
February	110,566	102,955	124,837	113,780	58,508	67,427
March	119,638	107,100	104,902	119,714	62,578	128,711
April	117,353	129,755	97,115	96,936	66,117	70,244
May	137,276	139,811	112,320	109,062	81,165	79,379
June	117,926	133,850	85,430	108,686	72,515	82,776
July	122,190	140,693	93,206	109,346	72,792	86,230
August	111,518	119,721	122,985	102,932	81,771	71,213
September	117,060	122,373	96,290	106,927	79,567	76,874
October	130,106	161,663	111,955	119,709	77,965	92,848
November	130,298	155,712	124,707	155,716	74,906	91,132
December	115,355	143,136	126,642	142,863	82,014	96,196
Totals	1,453,105	1,569,803	1,307,569	1,403,253	883,854	1,064,134
	Fort William		Guelph		Hamilton	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	68,089	67,344	84,833	94,601	950,140	1,146,045
February	55,019	60,667	80,217	78,396	959,143	994,077
March	55,041	66,300	82,961	87,929	921,004	1,230,609
April	57,761	72,784	79,220	89,213	1,027,428	1,282,761
May	64,270	74,401	97,741	106,715	1,123,521	1,343,313
June	57,859	65,788	87,172	102,385	982,290	1,322,752
July	67,366	81,936	87,655	116,945	991,785	1,394,690
August	62,682	76,691	84,407	91,962	1,044,315	1,188,371
September	64,803	78,582	99,455	106,383	905,046	1,213,364
October	63,230	86,091	95,945	104,335	1,046,919	1,253,344
November	66,450	83,024	102,590	102,597	1,131,580	1,251,722
December	66,291	73,961	99,143	111,231	1,209,866	1,256,181
Totals	748,861	887,569	1,081,339	1,192,692	12,293,037	14,877,229

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1968 and 1969 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	97,561	110,133	271,434	305,190	643,763	738,650
February	87,246	102,355	262,721	267,152	623,408	676,307
March	90,563	110,421	248,175	303,140	648,009	719,716
April	94,165	105,789	251,861	311,543	609,391	773,979
May	115,453	130,104	295,121	400,168	759,804	785,604
June	108,448	133,714	289,896	385,441	688,865	874,877
July	116,726	132,346	263,763	367,170	761,411	839,755
August	102,641	112,867	256,933	306,781	703,424	825,748
September	104,589	123,341	248,695	331,748	668,704	782,436
October	114,999	127,326	278,538	395,958	745,454	784,392
November	109,543	130,746	299,513	352,703	805,665	858,006
December	111,676	129,127	312,448	380,968	831,088	880,897
Totals	1,253,610	1,448,269	3,279,098	4,107,962	8,488,986	9,540,367
	Niagara Falls		Oshawa		Ottawa	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	75,156	84,374	644,706	673,692	1,080,283	1,167,210
February	73,912	72,971	516,508	613,762	1,016,140	1,049,477
March	71,086	76,202	385,454	638,202	1,094,517	1,172,882
April	81,028	75,090	382,936	599,247	1,058,874	1,195,845
May	83,847	91,144	630,910	600,075	1,059,945	1,167,260
June	72,006	89,038	532,874	613,707	1,042,738	1,200,893
July	90,346	99,300	612,802	535,519	1,091,454	1,343,207
August	85,137	87,711	445,884	423,863	1,041,514	1,159,024
September	80,909	93,923	368,310	418,789	1,175,102	1,353,064
October	82,756	98,020	648,275	660,560	1,139,373	1,262,738
November	90,696	94,242	644,728	529,132	1,156,748	1,310,332
December	83,447	94,619	736,851	839,983	1,133,445	1,323,660
Totals	970,326	1,056,634	6,550,238	7,146,531	13,090,133	14,705,592
	Peterborough		Port Arthur			
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	102,425	96,197	53,759	65,132		
February	90,272	83,665	51,048	58,984		
March	94,321	93,784	49,729	58,582		
April	92,020	96,496	51,046	61,111		
May	108,644	97,093	57,708	65,664		
June	100,733	103,330	57,176	70,545		
July	107,206	111,952	57,651	72,268		
August	99,251	110,110	55,383	61,355		
September	93,200	106,062	57,832	68,429		
October	103,493	105,467	65,225	73,864		
November	110,885	110,502	62,996	69,542		
December	106,756	115,747	65,190	69,986		
Totals	1,209,206	1,230,405	684,743	795,462		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	188,519	203,481	125,962	141,868	119,788	104,575
February	177,192	177,756	95,719	108,398	86,021	88,389
March	153,841	203,433	117,911	122,193	89,693	101,594
April	169,971	208,178	111,998	110,894	103,841	106,790
May	201,130	225,326	137,250	117,005	104,355	106,041
June.....	209,168	205,761	102,998	130,286	98,191	116,662
July	200,330	223,050	107,828	133,935	111,425	119,828
August	173,770	168,622	124,570	117,172	100,836	96,272
September	173,744	181,160	118,621	128,759	101,469	105,142
October	186,343	193,893	118,894	138,212	99,538	93,331
November	221,644	201,272	133,134	151,759	117,119	96,022
December	205,658	229,513	132,247	158,544	110,325	93,911
Totals	2,261,310	2,421,445	1,427,132	1,559,025	1,242,601	1,228,557
	Sudbury		Timmins		Toronto	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	114,682	131,934	28,852	33,796	19,843,776	22,021,618
February	109,423	121,675	25,856	31,020	17,442,604	20,742,837
March	112,264	132,085	26,399	30,575	17,623,409	21,776,223
April	116,063	141,268	29,374	32,200	19,190,914	23,242,224
May	135,430	153,198	35,672	38,387	19,793,439	24,816,382
June	124,084	158,443	33,316	42,312	19,306,826	24,646,320
July	119,314	149,557	30,034	37,164	18,155,920	25,392,053
August	122,051	133,146	29,409	34,950	19,771,922	21,146,056
September	124,469	139,194	32,074	37,332	18,205,440	22,409,452
October	130,040	141,688	31,345	38,509	20,306,995	26,026,304
November	137,037	136,390	35,296	38,030	19,781,613	24,160,540
December	132,211	160,151	33,297	41,284	21,278,151	27,655,303
Totals	1,477,068	1,698,729	370,924	435,559	230,701,009	284,035,312
	Windsor			Total for 21 centres		
	1968	1969	1968	1969		
	thousands of dollars					
January	572,432	557,050	25,371,115	28,094,610		
February	480,360	588,823	22,526,720	26,200,873		
March	481,129	557,104	22,632,624	27,836,499		
April	560,132	600,710	24,348,608	29,403,057		
May	573,443	625,037	25,708,444	31,271,169		
June	506,884	622,064	24,677,395	31,209,630		
July	526,384	617,343	23,787,588	32,104,287		
August	509,959	543,939	25,130,362	26,978,506		
September	444,570	555,742	23,359,949	28,539,076		
October	559,803	643,851	26,137,191	32,602,103		
November	498,481	592,290	25,835,629	30,671,411		
December	522,369	617,007	27,494,470	34,614,268		
Totals	6,235,946	7,120,960	297,010,095	359,525,489		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	40,457	39,022	1,784,927	2,157,062	1,559,388	1,540,075
February	37,269	34,163	1,594,378	1,310,695	1,155,582	1,324,247
March	40,714	41,382	1,667,586	1,947,441	1,238,042	1,519,423
April	42,183	44,923	1,919,629	2,196,576	1,645,719	1,931,299
May	49,637	42,135	2,019,238	2,152,948	1,584,737	1,638,041
June	40,040	43,566	1,722,346	2,338,549	1,576,879	2,075,851
July	45,509	43,525	1,865,002	2,273,236	1,454,034	1,771,120
August	44,011	42,215	1,780,353	2,021,094	1,376,297	1,513,297
September	46,305	44,936	1,770,871	2,113,034	1,581,135	1,879,645
October	49,948	48,419	2,014,150	2,226,375	1,537,117	1,558,580
November	55,912	56,390	2,141,601	2,316,420	1,479,997	1,732,615
December	45,509	50,768	2,076,642	2,416,731	1,832,318	1,935,724
Totals	537,494	531,444	22,356,723	25,470,161	18,021,245	20,419,917
	Lethbridge		Medicine Hat		Moose Jaw	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	79,152	89,799	32,793	37,086	37,199	36,075
February	74,825	84,745	28,057	30,691	29,084	28,215
March	85,178	91,120	30,659	34,597	29,622	33,182
April	89,058	93,922	40,081	39,661	37,783	36,036
May	96,452	97,047	39,596	40,338	41,547	36,757
June	87,409	107,515	34,365	39,982	34,631	37,400
July	92,668	98,963	38,226	36,334	34,025	39,719
August	85,023	98,942	34,694	35,669	33,370	32,706
September	89,692	110,894	34,629	42,413	30,861	33,820
October	96,816	101,809	38,226	50,746	35,462	36,981
November	107,885	121,154	47,693	53,729	51,738	54,313
December	104,806	117,542	41,561	46,438	36,133	38,110
Totals	1,088,964	1,213,452	440,580	487,684	431,455	443,314
	Prince Albert		Regina		Saskatoon	
	1968	1969	1968	1969	1968	1969
	thousands of dollars					
January	35,660	37,919	869,135	758,536	248,930	255,878
February	35,445	34,493	674,256	665,864	211,319	218,980
March	33,085	37,334	671,174	775,777	222,156	243,078
April	37,860	45,950	1,081,717	1,081,801	283,968	284,691
May	40,254	43,045	908,489	900,493	274,037	273,239
June	36,671	41,050	739,429	757,746	234,253	280,126
July	36,564	41,009	831,987	879,597	248,756	288,732
August	38,736	39,137	831,448	725,812	255,033	263,927
September	39,783	44,018	733,101	1,001,023	259,603	290,952
October	39,039	38,191	937,348	1,010,155	280,951	298,108
November	39,360	43,496	987,694	1,011,883	286,399	306,039
December	38,997	42,883	848,538	900,656	263,005	279,565
Totals	451,454	488,525	10,114,316	10,469,343	3,068,410	3,283,315

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1968 and 1969 — Concluded

	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1968	1969	1968	1969
	thousands of dollars			
January	2,717,163	2,687,799	7,404,804	7,639,251
February	2,551,619	2,416,255	6,391,834	6,148,348
March	2,423,710	2,629,569	6,441,926	7,352,903
April	3,275,649	3,017,134	8,453,647	8,771,993
May	2,823,216	3,014,534	7,877,203	8,238,577
June	2,668,632	3,018,903	7,174,655	8,740,688
July	2,753,216	2,908,583	7,399,987	8,380,818
August	2,589,124	2,687,966	7,068,089	7,460,765
September	2,796,974	3,150,878	7,382,954	8,711,613
October	3,118,013	3,605,918	8,147,070	8,975,282
November	3,088,125	3,271,311	8,286,404	8,967,350
December	2,840,931	3,495,580	8,128,440	9,323,997
Totals	33,646,372	35,904,430	90,157,013	98,711,585
	5. British Columbia			
	Vancouver ¹		Victoria	
	1968	1969	1968	1969
	thousands of dollars			
January	3,201,339	3,739,717	440,182	513,822
February	2,760,070	3,558,008	396,546	486,773
March	2,927,438	3,827,727	483,588	633,029
April	3,181,039	4,010,880	425,258	630,912
May	3,300,877	4,059,023	523,280	559,454
June	3,203,987	4,044,798	515,979	710,537
July	3,398,115	4,330,744	485,938	646,783
August	3,440,377	3,871,064	707,743	589,132
September	3,474,081	4,253,862	536,080	703,014
October	3,650,682	4,360,860	602,350	601,221
November	4,029,225	4,621,741	545,681	655,590
December	3,749,706	4,735,875	659,400	695,507
Totals	40,316,936	49,414,299	6,322,025	7,425,774
	Total for 2 centres		Canada — 51 centres	
	1968	1969	1968	1969
	thousands of dollars			
January	3,641,521	4,253,539	53,013,933	57,532,733
February	3,156,616	4,044,781	46,971,304	53,306,783
March	3,411,026	4,460,756	47,440,599	58,079,828
April	3,606,297	4,641,792	52,436,104	60,611,819
May	3,824,157	4,618,477	55,004,452	62,879,367
June	3,719,966	4,755,335	51,677,694	63,382,361
July	3,884,053	4,977,527	52,161,277	65,217,870
August	4,148,120	4,460,196	53,403,066	56,310,735
September	4,010,161	4,956,876	52,294,349	60,848,909
October	4,253,032	4,962,081	57,227,061	65,333,720
November	4,574,906	5,277,331	56,825,778	63,315,122
December	4,409,106	5,431,382	58,243,018	68,585,138
Totals	46,638,961	56,840,073	636,698,635	735,404,385

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1968						
January	50,429,633	6,414,158	94.35	2,584,300	15,096,903	2.05
February	44,719,825	6,344,587	84.58	2,251,479	15,305,913	1.77
March	45,212,231	5,920,554	91.64	2,228,368	15,560,587	1.72
April	50,173,442	6,223,110	91.75	2,262,662	15,854,331	1.71
May	52,076,290	6,297,513	99.23	2,928,162	16,198,382	2.17
June	49,320,251	6,316,146	93.70	2,357,443	16,561,577	1.71
July	49,708,384	6,529,824	91.35	2,452,893	16,886,919	1.74
August	51,200,380	6,640,428	92.52	2,202,686	17,137,746	1.54
September	49,993,469	6,943,570	86.40	2,300,880	17,289,637	1.60
October	54,821,901	6,970,128	94.38	2,405,160	17,690,842	1.63
November	53,348,348	6,780,201	94.42	3,477,430	17,712,288	2.36
December	55,643,310	7,270,539	91.84	2,599,708	17,633,223	1.77
1969						
January	54,887,937	7,032,419	93.66	2,644,796	17,940,206	1.77
February	50,495,928	6,313,005	96.00	2,810,855	18,392,306	1.83
March	55,315,498	6,757,297	98.23	2,764,330	18,615,098	1.78
April	57,703,255	7,033,212	98.45	2,908,564	18,572,229	1.88
May	59,735,049	6,765,509	106.00	3,144,318	18,502,803	2.04
June	60,375,892	6,892,496	105.12	3,006,469	18,531,744	1.95
July	62,284,643	6,893,502	108.42	2,933,227	18,521,743	1.90
August	53,718,484	6,555,102	98.34	2,592,251	18,602,988	1.67
September	58,189,950	6,780,934	103.00	2,658,959	18,791,598	1.70
October	62,544,422	6,731,960	111.49	2,789,298	19,021,802	1.70
November	59,095,151	6,557,858	108.14	4,219,971	18,893,978	2.68
December	65,752,391	6,909,113	114.20	2,832,747	19,019,805	1.79

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

² As of June, 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

CATALOGUE No.

61-201

ANNUAL



CHEQUES CASHED IN CLEARING CENTRES 1970



Published by Authority of
The Minister of Industry, Trade and Commerce

DOMINION BUREAU OF STATISTICS
Business Finance Division

June 1971
6609-510

Price: 50 cents

Volume 49

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1970. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay. This lowers the number of clearing centres to 50 rather than the 51 carried in recent issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,

Dominion Statistician.

TABLE OF CONTENTS

Analytical Text	Page
	7
Definition and Coverage	7 - 9

Charts

1, 2, 3. Canada and Principal Cities, 1945-70	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-70	14, 15

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1968, 1969 and 1970.....	10
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	16
3. Relative Importance of Individual Clearing House Centres	17
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 19-24
5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970	25-31
6. Cheques Cashed against Current and Savings Accounts	32

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1970. The value of cheques cashed in the fifty centres rose to \$817,910 million, an increase of 11.2 per cent above the value of \$735,404 million for 1969.

The value of cheques cashed in Ontario increased by 15.4 per cent, in the Prairie Provinces by 9.3 per cent, in the Atlantic Provinces by 8.5 per cent, in Quebec by 7.9 per cent and in British Columbia by 1.0 per cent.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May, 1931 branches in Weyburn were absorbed by the Imperial Bank. In May, 1941 cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May, 1950 cheques cashed in Cornwall were included making a total of 35 centres. In January, 1953 there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster

were included with Vancouver in January, 1961 reducing the total number of centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Thirty-nine of the fifty centres showed a higher value of cheques cashed in 1970 as compared with 1969. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 7.0 per cent above the value for 1969. Cheques cashed in Montreal increased by 6.6 per cent and in Toronto by 18.5 per cent. In the Western regions cheques cashed in Winnipeg was higher by 9.6 per cent and in Vancouver by 1.5 per cent.

Over 50 per cent of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in

Toronto accounted for over 83 per cent of the provincial total. Cheques cashed in Quebec were over 26 per cent and the Prairie Provinces over 13 per cent of the Canada total. Value of cheques cashed in Winnipeg was over 36 per cent of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was over 7 per cent of the national total. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June, 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as

a separate clearing centre reducing the number of clearing centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 116.31 for 1970 as compared with 103.43 for 1969 and 92.56 for 1968. The annual turnover of savings deposits was 1.69 in comparison with 1.91 for 1969 and 1.81 for 1968.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published

"cheques cashed" series, as it is felt that their inclusion would be misleading.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued in 1943. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 32 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1969 and 1970 for all 50 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1968, 1969 and 1970

Clearing house centres	1939	1946	1968	1969	1970
	thousands of dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	6,637,572	8,180,766	8,757,516
Moncton	108,892	276,711	1,453,887	1,655,550	1,621,304
Saint John	189,232	456,571	2,135,591	2,354,765	2,484,568
St. John's	—	—	4,212,773	5,281,371	6,217,484
Totals	679,948	1,604,018	14,439,823	17,472,452	19,080,872
Quebec:					
Montreal	8,759,472	18,828,185	163,784,505	176,195,327	187,895,615
Quebec	977,211	1,722,533	15,671,370	16,415,280	19,607,462
Sherbrooke	83,716	198,642	1,511,610	1,688,385	1,785,224
Totals	9,820,399	20,749,360	180,967,485	194,298,992	209,288,301
Ontario:					
Brantford	107,113	269,742	1,453,105	1,569,803	1,785,387
Chatham	102,260	185,640	1,307,569	1,403,253	1,560,325
Cornwall	—	—	883,854	1,064,134	999,264
Fort William	67,033	185,151	748,861	887,569	995,954
Hamilton	644,434	1,460,388	12,293,037	14,877,229	15,484,281
Kingston	72,713	205,647	1,253,610	1,448,269	1,496,145
Kitchener	145,302	363,578	3,279,098	4,107,962	4,237,706
London	385,768	871,611	8,488,986	9,540,367	10,272,665
Ottawa	1,266,268	5,170,462	13,090,133 ¹	14,705,592 ¹	15,386,126 ¹
Peterborough	70,496	197,282	1,209,206	1,230,405	1,266,631
St. Catharines	—	253,814	2,261,310	2,421,445	2,262,528
Sarnia	76,490	244,696	1,427,132	1,559,025	1,538,798
Sudbury	85,813	153,373	1,477,068	1,698,729	1,937,429
Toronto	10,173,867	19,907,027	230,701,009	284,035,312	336,567,159
Windsor	420,933	933,545	6,235,946	7,120,960	7,155,279
Totals	13,618,490	30,401,956	286,109,924	347,670,054	402,945,677
Prairie Provinces:					
Brandon	33,810	104,140	537,494	531,444	546,946
Calgary	661,676	1,602,018	22,356,723	25,470,161	28,896,068
Edmonton	470,280	1,213,184	18,021,245	20,419,917	21,106,965
Lethbridge	56,702	146,971	1,088,964	1,213,452	1,233,107
Medicine Hat	27,707	74,791	440,580	487,684	472,695
Moose Jaw	83,327	185,849	431,455	443,314	419,306
Prince Albert	27,796	104,870	451,454	488,525	489,757
Regina	555,513	977,251	10,114,316	10,469,343	12,309,253
Saskatoon	121,854	349,201	3,068,410	3,283,315	3,084,537
Winnipeg	3,439,565	6,366,405	33,646,372	35,904,430	39,350,014
Totals	5,478,230	11,124,680	90,157,013	98,711,585	107,908,648
British Columbia:					
New Westminster	78,647	226,076	2	2	2
Vancouver	1,587,411	4,354,230	40,316,936	49,414,299	50,153,771
Victoria	354,226	787,288	6,322,025	7,425,774	7,259,684
Totals	2,020,284	5,367,594	46,638,961	56,840,073	57,413,455
CANADA	31,617,351	69,247,608	618,313,206	714,993,156	796,636,953

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

CHART-I

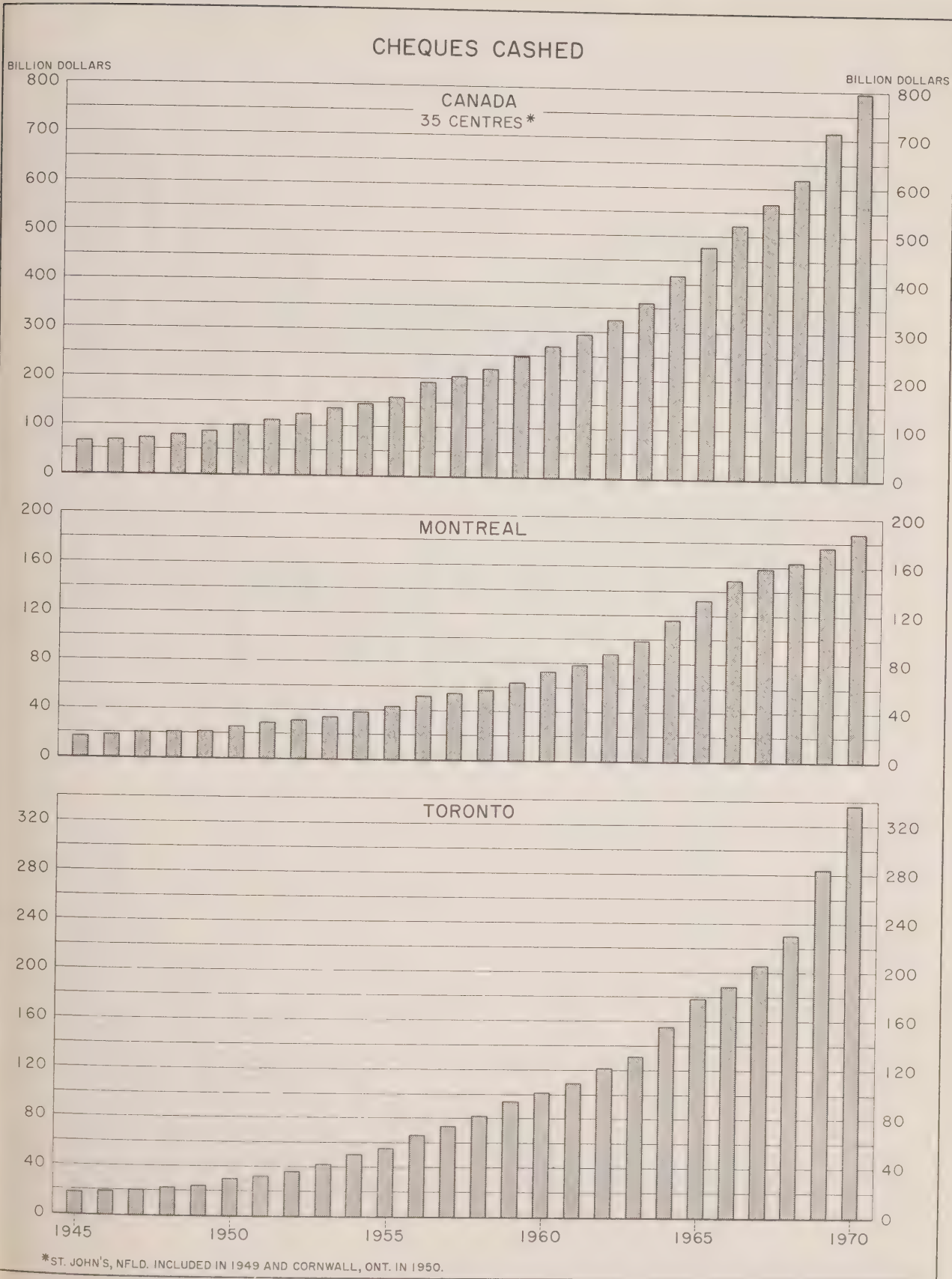


CHART-2

CHEQUES CASHED

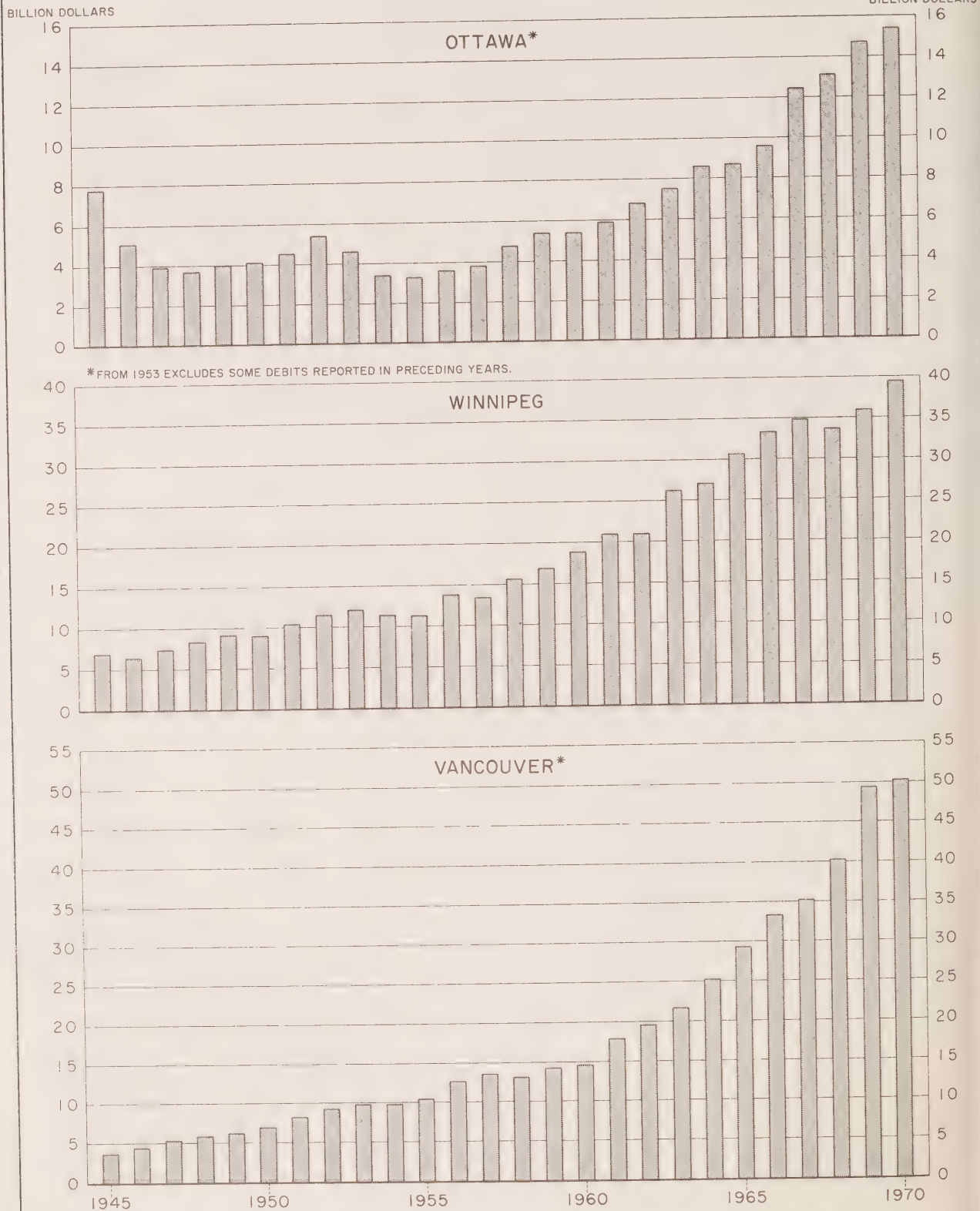


CHART-3

CHEQUES CASHED

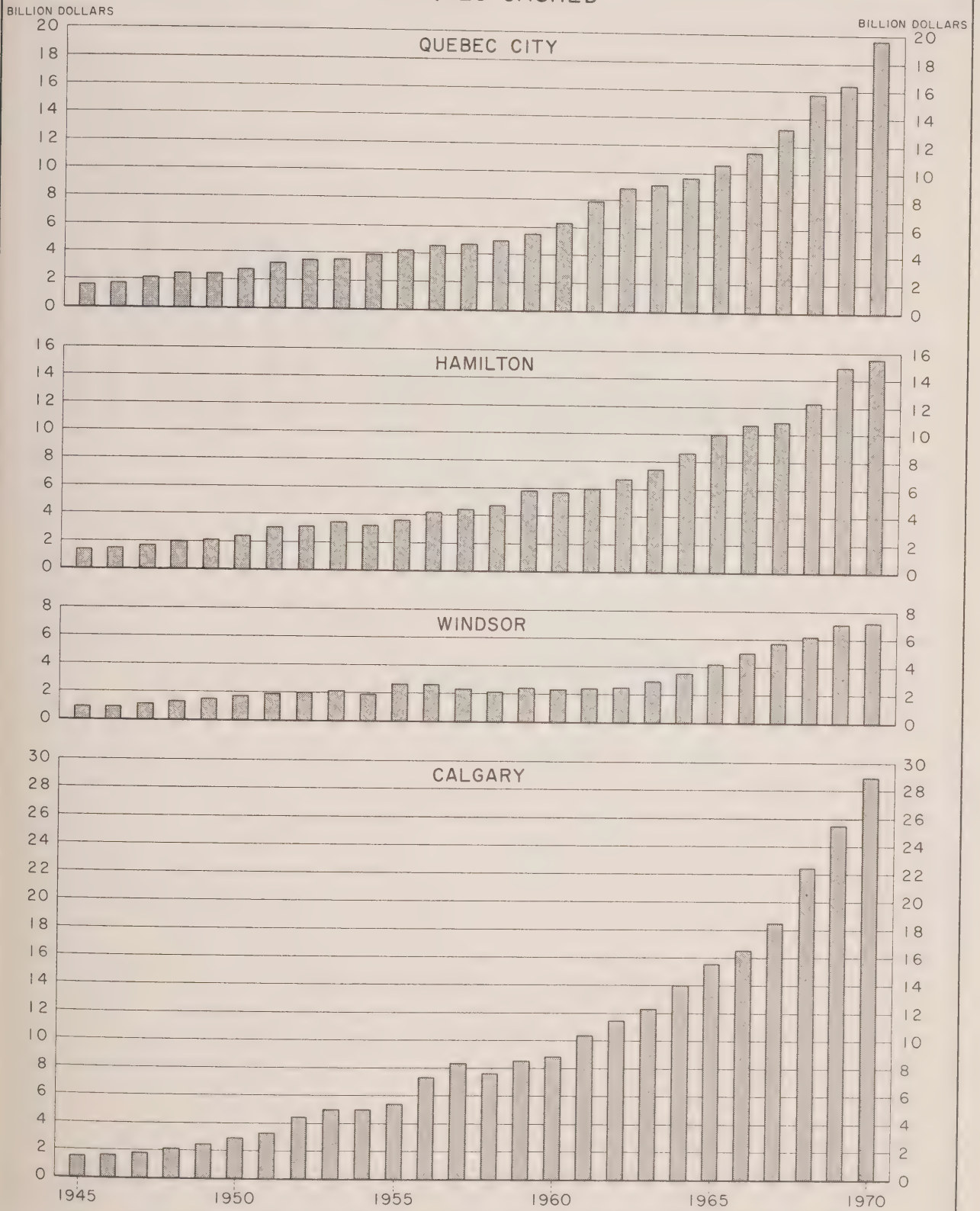


CHART - 4

CHEQUES CASHED

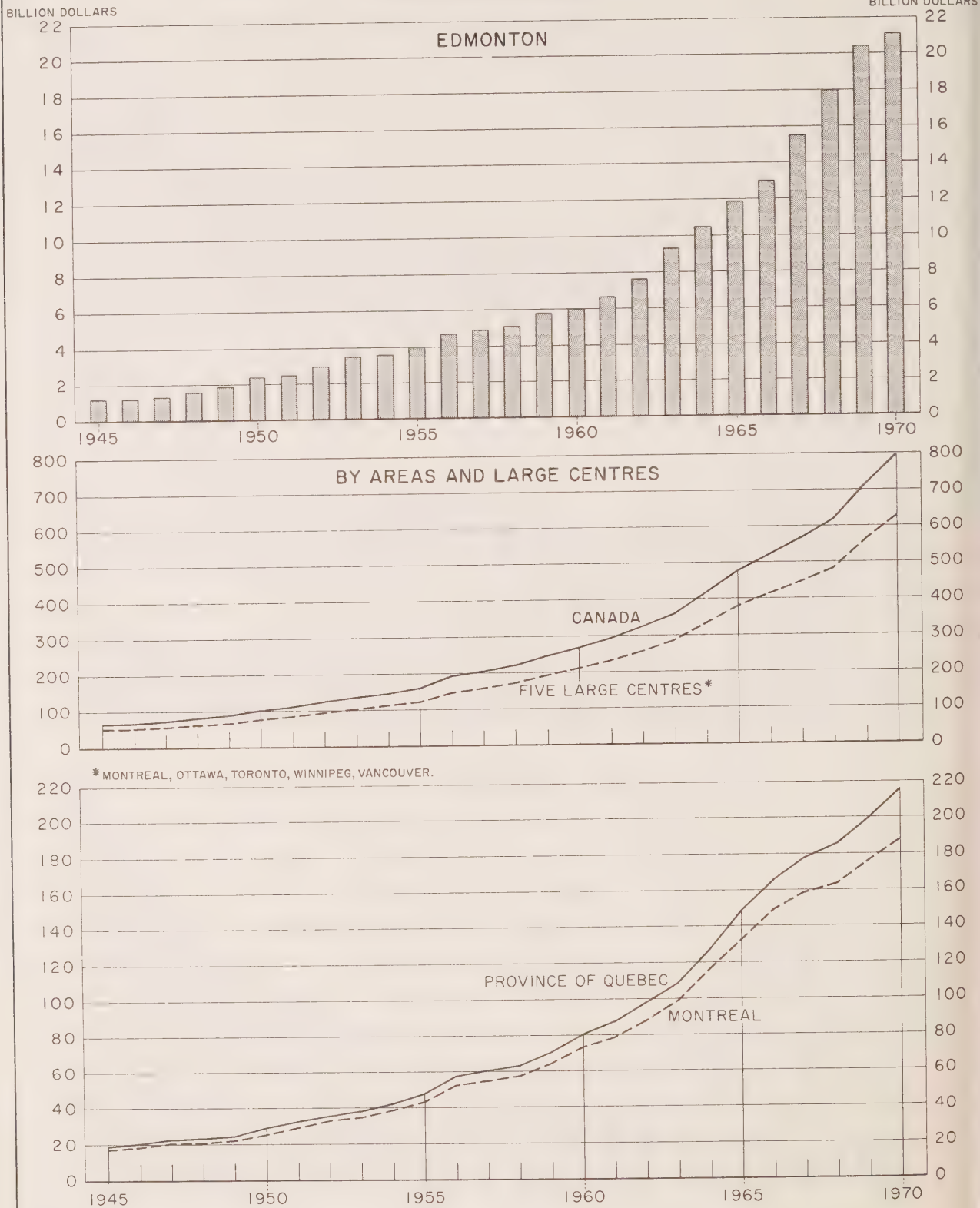


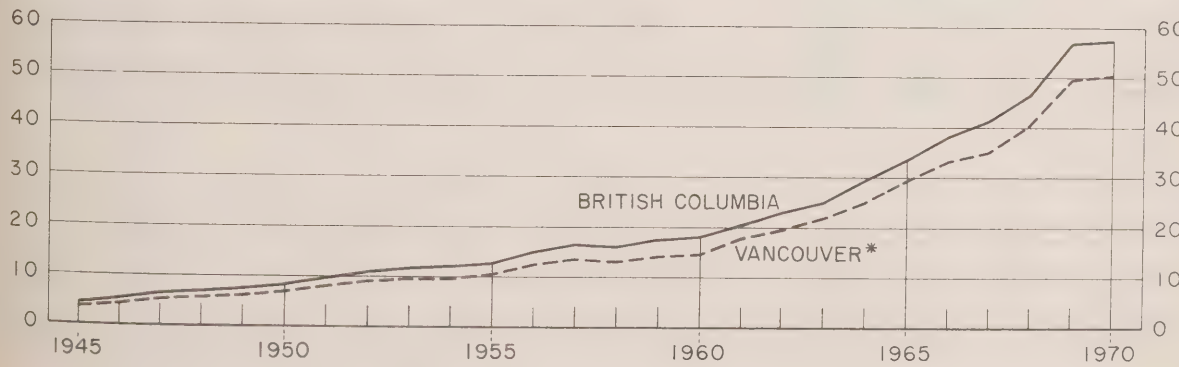
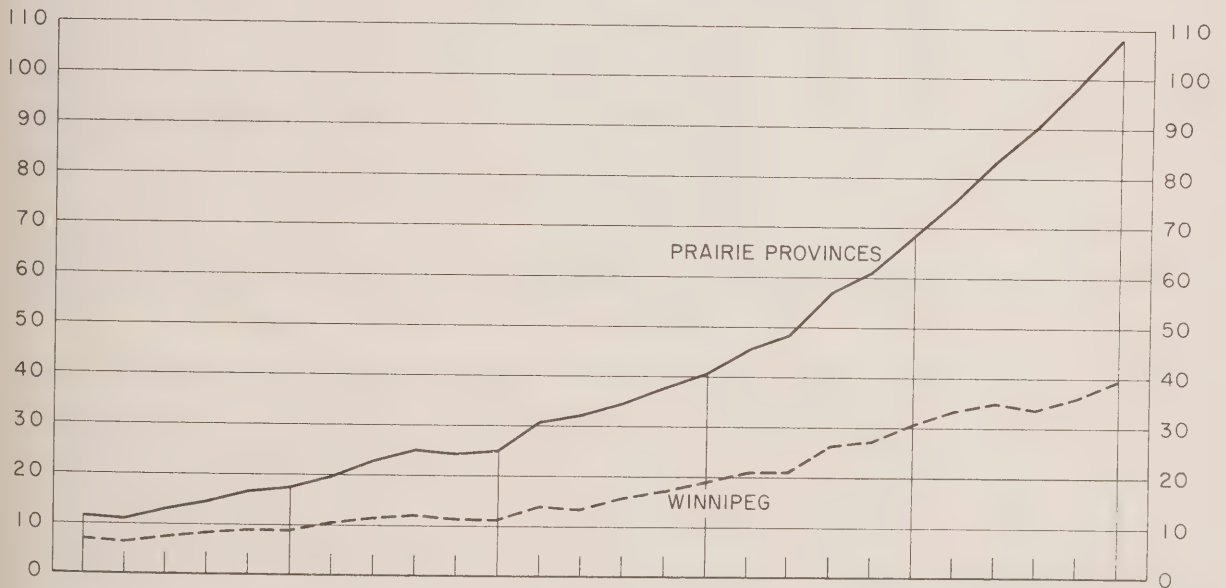
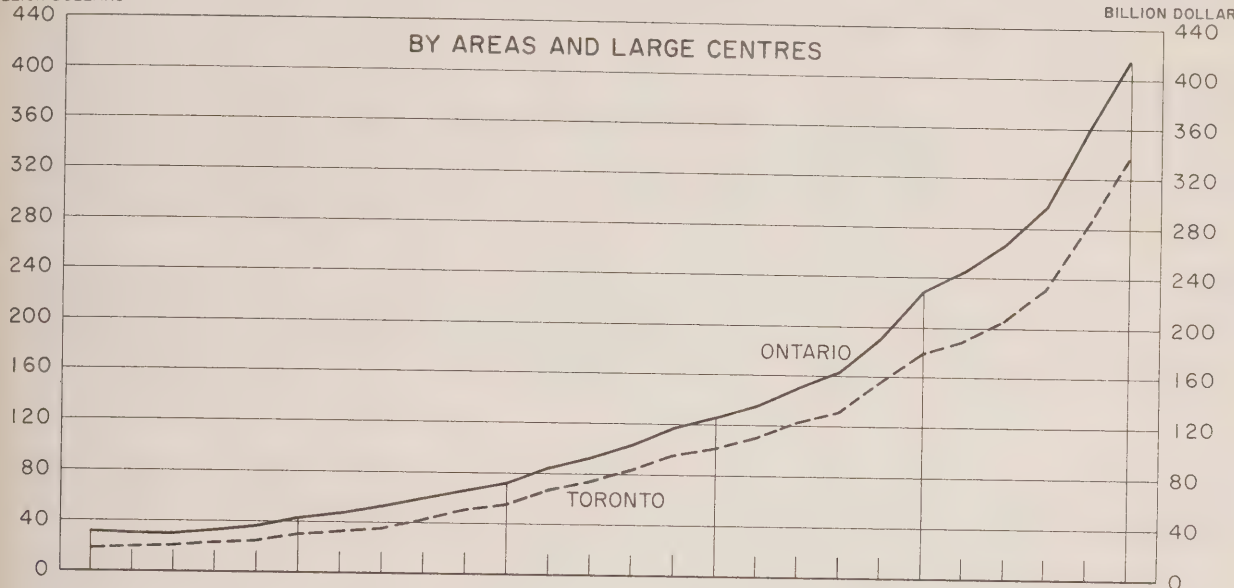
CHART -5

CHEQUES CASHED

BILLION DOLLARS

BILLION DOLLARS

BY AREAS AND LARGE CENTRES



* INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1968	1969	1970
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,954.3	2,408.6	2,586.1
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	1,344.4	1,530.9	1,499.2
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	1,112.9	1,227.1	1,294.7
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	1,598.8	1,905.8	2,010.9
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,818.7	1,956.5	2,086.4
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,789.6	1,874.5	2,239.1
Sherbrooke.....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,805.1	2,016.2	2,131.9
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,816.0	1,949.8	2,100.2
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	1,327.4	1,434.0	1,631.0
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	1,266.1	1,358.8	1,510.9
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	1,099.2	1,302.8	1,461.9
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,966.8	2,380.2	2,477.4
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,760.3	2,033.7	2,100.9
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	2,325.1	2,912.8	3,004.8
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	2,181.0	2,451.1	2,639.3
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	1,087.3 ¹	1,221.5 ¹	1,278.0 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,720.8	1,751.0	1,802.5
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	1,890.5	2,065.2	2,038.4
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	1,743.6	2,005.2	2,287.0
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	2,212.3	2,723.8	3,227.5
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	1,416.3	1,617.3	1,625.1
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	2,049.0	2,492.3	2,894.1
Prairie Provinces:										
Brandon.....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,636.4	1,618.0	1,665.2
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	3,436.0	3,914.5	4,441.0
Edmonton.....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	4,188.3	4,745.8	4,905.5
Lethbridge.....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,902.9	2,120.4	2,154.8
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,564.8	1,732.1	1,678.8
Moose Jaw.....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	628.9	646.2	611.2
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,750.5	1,894.2	1,899.0
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,992.8	2,062.8	2,425.3
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	2,671.3	2,858.4	2,685.4
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,266.6	1,351.6	1,481.3
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	1,971.8	2,158.9	2,360.0
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	2	2	2	2
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	2,607.6	3,196.0	3,243.9
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,994.5	2,342.8	2,290.4
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	2,407.7	2,934.4	2,964.0
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	1,975.6	2,283.7	2,545.4

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1968	1969	1970
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	1.07	1.14	1.10
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.24	0.23	0.21
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.35	0.33	0.31
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.68	0.74	0.78
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.34	2.44	2.40
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	26.49	24.64	23.59
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.53	2.30	2.46
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.24	0.22
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	29.27	27.18	26.27
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.22	0.22
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.20	0.20
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.14	0.15	0.13
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.12	0.12	0.13
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	1.99	2.08	1.94
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.20	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.53	0.57	0.53
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.37	1.33	1.29
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	2.12 ³	2.06 ³	1.93 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.17	0.16
St. Catharines	—	—	—	— ⁴	0.41	0.36	0.33	0.37	0.34	0.28
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.23	0.22	0.19
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.24	0.24	0.24
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.31	39.73	42.25
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	1.01	1.00	0.90
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	46.27	48.63	50.58
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.09	0.07	0.07
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.61	3.56	3.63
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.91	2.86	2.65
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.18	0.17	0.15
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.06
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.07	0.06	0.05
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.07	0.06
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.64	1.46	1.54
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.50	0.46	0.39
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	5.44	5.02	4.94
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	15.59	15.50	14.58	13.80	13.54
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	⁶	⁶	⁶	⁶
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.52	6.91	6.30
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.02	1.04	0.91
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.54	7.95	7.21
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1946	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970	796,636,953	19,080,872	209,288,301	402,945,677	107,908,648	57,413,455
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ⁸	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 ⁸	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743
1966 ⁸	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010
1967 ⁸	585,081,687	15,641,555	177,754,008	267,031,237	83,373,585	41,281,302
1968 ⁸	636,698,635	17,508,882	185,383,684	297,010,095	90,157,013	46,638,961
1969 ⁸	735,404,385	20,950,790	199,376,448	359,525,489	98,711,585	56,840,073
1970 ⁸	817,910,483	22,739,807	215,068,885	414,779,688	107,908,648	57,413,455

See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1945	221.1	850,393	257,723	445,475	—	17,486,993
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805
1967	1,837.1	6,182,636	1,269,034	2,183,938	3,077,124	159,094,150
1968	1,999.4	6,637,572	1,453,887	2,135,591	4,212,773	163,784,505
1969	2,312.1	8,180,766	1,655,550	2,354,765	5,281,371	176,195,327
1970	2,576.1	8,757,516	1,621,304	2,484,568	6,217,484	187,895,615

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1945	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804
1967	13,248,373	1,400,594	1,538,214	1,153,382	854,930	809,191	10,882,411
1968	15,671,370	1,511,610	1,453,105	1,307,569	883,854	748,861	12,293,037
1969	16,415,280	1,688,385	1,569,803	1,403,253	1,064,134	887,569	14,877,229
1970	19,607,462	1,785,224	1,785,387	1,560,325	999,264	995,954 ⁿ	15,484,281

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1945	179,185	324,491	819,219	7,810,891	166,316	241,951
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹²	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹²	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹²	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹²	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹²	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹²	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹²	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹²	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹²	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹²	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹²	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹²	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹²	927,069	1,796,657
1966	1,019,805	2,764,606	7,234,046	9,624,047 ¹²	1,071,951	2,020,306
1967	1,104,544	2,871,119	7,866,449	12,363,375 ¹²	1,217,405	2,123,929
1968	1,253,610	3,279,098	8,488,986	13,090,133 ¹²	1,209,206	2,261,310
1969	1,448,269	4,107,962	9,540,367	14,705,592 ¹²	1,230,405	2,421,445
1970	1,496,145	4,237,706	10,272,665	15,386,126 ¹²	1,206,631	2,262,528

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
	thousands of dollars					
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1945	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804
1967	1,253,850	1,274,936	205,975,596	5,722,255	497,111	18,430,118
1968	1,427,132	1,477,068	230,701,009	6,235,946	537,494	22,356,723
1969	1,559,025	1,698,729	284,035,312	7,120,960	531,444	25,470,161
1970	1,538,798	1,937,429	336,567,159	7,155,279	546,946	28,896,068

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1945	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966	13,046,914	808,376	371,788	567,925	322,877	7,886,732
1967	15,492,153	922,236	398,806	425,698	393,465	9,036,179
1968	18,021,245	1,088,964	440,580	431,455	451,454	10,114,316
1969	20,419,917	1,213,452	487,684	443,314	488,525	10,469,343
1970	21,106,965	1,233,107	472,695	419,306	489,757	12,309,253

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1945	291,705	6,936,060	—	199,962	3,615,096	601,306
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	¹³	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965	1,834,178	30,599,418	—	—	29,323,153	4,323,590
1966	2,389,089	33,312,945	—	—	33,171,639	4,885,371
1967	2,903,177	34,874,642	—	—	35,223,762	6,057,540
1968	3,068,410	33,646,372	—	—	40,316,936	6,322,025
1969	3,283,315	35,904,430	—	—	49,414,299	7,425,774
1970	3,084,537	39,350,014	—	—	50,153,771	7,259,684

¹ For the 31 original centres.² Includes Sarnia as of January, 1926.³ Includes Sudbury as of September, 1929.⁴ Weyburn branches absorbed by Imperial Bank, May, 1931.⁵ Includes St. Catharines as of May, 1941.⁶ Includes St. John's, Newfoundland as of April, 1949.⁷ Includes Cornwall as of May, 1950.⁸ Includes the seventeen new centres added in January, 1953.⁹ Nine months.¹⁰ Eight months.¹¹ Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.¹² Excludes some items reported in preceding years.¹³ New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	62,843	65,921	148,174	126,349	12,667	15,631
February	50,101	59,722	135,480	122,463	9,644	8,291
March	79,157	66,361	124,640	127,889	12,826	8,528
April	60,412	64,538	129,211	134,311	17,988	8,575
May	58,347	61,608	130,602	145,518	12,635	10,734
June	65,098	79,445	130,308	146,517	12,614	11,737
July	69,848	72,723	161,266	163,174	11,637	19,573
August	60,362	68,548	132,583	157,043	10,041	12,185
September	60,595	75,515	136,723	144,717	16,751	12,096
October	79,885	68,168	150,829	148,419	11,753	13,219
November	65,798	73,499	120,189	172,314	13,002	9,996
December	74,866	70,964	140,168	149,236	10,820	11,038
Totals	787,312	827,012	1,640,173	1,737,950	152,378	141,603
	Halifax		Moncton		Saint John	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	629,402	739,480	133,756	128,293	178,511	191,265
February	557,970	724,216	117,524	116,429	163,585	164,463
March	608,912	884,051	135,392	135,352	163,604	192,576
April	811,310	886,780	140,420	145,116	191,525	220,297
May	791,831	712,710	147,117	130,786	190,509	214,057
June	623,950	668,488	142,046	144,298	192,994	238,067
July	577,327	746,507	145,722	138,710	217,632	223,406
August	600,255	587,190	125,378	130,714	171,903	206,044
September	662,205	649,892	137,021	134,983	191,237	199,510
October	677,324	672,934	145,222	142,155	218,560	199,367
November	852,998	758,127	131,934	131,553	188,610	206,131
December	787,282	727,141	154,018	142,915	286,095	229,385
Totals	8,180,766	8,757,516	1,655,550	1,621,304	2,354,765	2,484,568
	St. John's		Sydney		Total for 8 centres	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	343,315	426,836	78,612	82,601	1,587,280	1,776,376
February	391,065	373,102	65,769	62,605	1,491,138	1,631,291
March	355,378	486,035	61,654	73,058	1,541,563	1,973,850
April	358,434	478,874	64,630	79,268	1,773,930	2,017,759
May	346,096	540,700	86,847	67,512	1,763,984	1,883,625
June	357,157	555,898	74,597	80,549	1,598,764	1,924,999
July	366,198	516,082	78,732	99,613	1,628,362	1,979,788
August	638,359	598,608	69,726	78,078	1,808,607	1,838,410
September	572,966	598,537	76,842	81,648	1,854,340	1,896,898
October	572,319	602,732	72,850	83,160	1,928,742	1,930,154
November	501,240	556,429	74,571	72,021	1,948,342	1,980,070
December	478,844	483,651	93,645	92,257	2,025,738	1,906,587
Totals	5,281,371	6,217,484	898,475	952,370	20,950,790	22,739,807

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 -- Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	57,461	60,241	44,280	53,392	45,702	47,809
February	59,854	65,951	41,682	48,579	41,435	43,962
March	72,553	74,019	45,762	48,869	48,092	49,139
April	77,399	75,079	46,292	55,566	47,078	53,457
May	78,548	83,048	50,114	52,806	53,432	47,532
June	78,735	80,678	52,049	57,012	69,907	64,798
July	75,685	84,445	52,186	51,036	63,522	66,837
August	66,049	72,154	47,675	66,741	50,898	67,995
September	75,207	79,306	54,535	107,761	48,002	87,136
October	73,273	86,365	58,236	102,361	58,443	92,597
November	77,596	79,189	57,646	95,307	54,693	87,919
December	84,453	92,704	64,787	97,902	56,403	82,294
Totals	876,813	933,179	615,244	837,332	637,605	791,475
	Montreal		Quebec City		St. Hyacinthe	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	14,159,079	13,087,146	1,285,682	1,376,882	71,242	74,246
February	13,793,248	13,504,187	1,164,862	1,250,608	64,906	77,539
March	15,114,544	15,094,874	1,247,090	1,492,066	72,532	61,666
April	14,112,654	16,089,372	1,363,527	1,592,361	75,298	53,362
May	15,091,963	14,353,421	1,330,630	1,464,545	82,707	49,452
June	15,178,757	15,044,046	1,309,687	1,414,751	77,937	53,752
July	16,188,981	16,219,848	1,373,666	2,220,512	54,245	90,471
August	13,711,522	16,073,553	1,378,254	1,852,475	72,885	87,231
September	14,833,661	15,619,715	1,376,134	1,790,000	82,400	114,259
October	14,853,122	17,297,338	1,421,763	1,661,354	83,588	109,818
November	14,283,402	16,865,158	1,509,913	1,629,089	87,724	116,763
December	14,874,394	18,646,957	1,654,072	1,862,819	94,406	92,648
Totals	176,195,327	187,895,615	16,415,280	19,607,462	919,870	981,207
	Shawinigan Falls		Sherbrooke		Trois-Rivières	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	27,384	26,928	145,679	130,182	95,436	109,041
February	26,381	25,382	123,056	122,923	81,986	103,396
March	27,766	34,066	137,291	137,211	97,525	106,703
April	29,536	34,984	143,330	144,727	100,141	124,399
May	29,483	28,006	136,794	122,706	103,458	119,192
June	34,378	30,271	129,027	159,174	119,583	136,502
July	29,800	27,729	145,758	157,217	113,634	127,780
August	25,541	26,430	124,101	141,187	100,000	124,556
September	27,136	28,225	134,550	153,717	112,254	124,327
October	30,565	28,323	145,890	161,010	106,210	144,470
November	30,029	32,210	155,913	163,912	157,514	150,116
December	30,343	33,329	166,996	191,258	127,552	159,574
Totals	348,342	355,883	1,688,385	1,785,224	1,315,293	1,530,056

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Continued

2. Province of Quebec — Concluded						
Valleyfield			Total for 10 centres			
1969		1970	1969		1970	
thousands of dollars						
January	26,108	27,043	15,958,053	14,992,910		
February	24,233	24,700	15,421,643	15,267,227		
March	24,952	26,154	16,888,107	17,124,767		
April	25,792	28,649	16,021,047	18,251,956		
May	30,031	28,898	16,987,160	16,349,606		
June	27,884	29,419	17,077,944	17,070,403		
July	29,399	30,231	18,126,876	19,076,106		
August	25,738	26,066	15,602,661	18,538,388		
September	43,125	31,180	16,787,004	18,135,626		
October	34,422	32,355	16,865,512	19,715,991		
November	36,258	33,080	16,450,688	19,252,743		
December	36,347	33,677	17,189,753	21,293,162		
Totals	364,289	351,452	199,376,448	215,068,885		
3. Province of Ontario						
Brantford			Chatham			
1969		1970	1969		1970	
thousands of dollars						
January	113,034	147,556	117,582	121,996		
February	102,955	135,664	113,780	121,090		
March	107,100	138,370	119,714	127,658		
April	129,755	140,188	96,936	135,756		
May	139,811	148,706	109,062	112,167		
June	133,850	168,404	108,686	111,325		
July	140,693	151,833	109,346	120,433		
August	119,721	128,499	102,932	118,495		
September	122,373	146,504	106,927	124,232		
October	161,663	163,937	119,709	138,919		
November	155,712	167,151	155,716	168,708		
December	143,136	148,575	142,863	159,546		
Totals	1,569,803	1,785,387	1,403,253	1,560,325		
Cornwall		Guelph		Hamilton		
1969	1970	1969	1970	1969	1970	
thousands of dollars						
January	121,104	74,340	94,601	97,000	1,146,045	1,165,705
February	67,427	62,930	78,396	82,211	994,077	1,184,378
March	128,711	79,506	87,929	94,475	1,230,609	1,409,716
April	70,244	83,241	89,213	98,019	1,282,761	1,270,380
May	79,379	74,953	106,715	98,772	1,343,313	1,412,607
June	82,776	83,788	102,385	105,704	1,322,752	1,342,230
July	86,230	91,713	116,945	97,221	1,394,690	1,265,222
August	71,213	79,640	91,962	91,517	1,188,371	1,099,369
September	76,874	80,930	106,383	106,997	1,213,364	1,218,461
October	92,848	92,673	104,335	102,232	1,253,344	1,226,419
November	91,132	92,545	102,597	105,995	1,251,722	1,406,469
December	96,196	103,005	111,231	119,334	1,256,181	1,483,325
Totals	1,064,134	999,264	1,192,692	1,199,477	14,877,229	15,484,281

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Continued

Month	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	110,133	107,468	305,190	326,656	738,650	801,252
February	102,355	103,777	267,152	300,043	676,307	709,604
March	110,421	114,884	303,140	314,318	719,716	786,404
April	105,789	120,917	311,543	351,040	773,979	853,792
May	130,104	130,061	400,168	344,257	785,604	828,085
June	133,714	136,941	385,441	338,744	874,877	872,782
July	132,346	126,360	367,170	393,053	839,755	883,425
August	112,867	122,700	306,781	340,067	825,748	808,424
September	123,341	137,942	331,748	338,253	782,436	960,634
October	127,326	132,078	395,958	391,785	784,392	844,526
November	130,746	134,697	352,703	381,680	858,006	977,321
December	129,127	128,320	380,968	417,810	880,897	946,416
Totals	1,448,269	1,496,145	4,107,962	4,237,706	9,540,367	10,272,665
	Niagara Falls			Oshawa		
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	84,374	83,520	673,692	488,234		
February	72,971	73,989	613,762	582,287		
March	76,202	80,527	638,202	498,360		
April	75,090	85,688	599,247	503,777		
May	91,144	88,898	600,075	516,652		
June	89,038	97,079	613,707	616,597		
July	99,300	105,031	535,519	538,993		
August	87,711	88,650	423,863	430,767		
September	93,923	99,073	418,789	474,694		
October	98,020	102,977	660,560	535,357		
November	94,242	101,768	529,132	212,389		
December	94,619	100,074	839,983	348,625		
Totals	1,056,634	1,107,274	7,146,531	5,746,732		
	Ottawa		Peterborough			
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	1,167,210	1,183,363	96,197	92,573		
February	1,049,477	1,032,513	83,665	87,620		
March	1,172,882	1,180,947	93,784	98,185		
April	1,195,845	1,352,246	96,496	99,472		
May	1,167,260	1,190,682	97,093	101,273		
June	1,200,893	1,393,777	103,330	110,782		
July	1,343,207	1,422,681	111,952	124,531		
August	1,159,024	1,170,777	110,110	90,392		
September	1,353,064	1,305,941	106,062	106,073		
October	1,262,738	1,318,586	105,467	118,180		
November	1,310,332	1,340,460	110,502	117,665		
December	1,323,660	1,494,153	115,747	119,885		
Totals	14,705,592	15,386,126	1,230,405	1,266,631		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Samia		Sault Ste. Marie	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	203,481	186,804	141,868	123,434	104,575	79,173
February	177,756	155,532	108,398	118,012	88,389	128,847
March	203,433	182,139	122,193	126,144	101,594	110,698
April	208,178	205,813	110,894	146,312	106,790	268,642
May	225,326	188,953	117,005	118,999	106,041	238,401
June	205,761	205,216	130,286	137,556	116,662	262,981
July	223,050	199,067	133,935	145,240	119,828	274,076
August	168,622	181,650	117,172	112,138	96,272	205,047
September	181,160	197,449	128,759	129,017	105,142	319,218
October	193,893	176,664	138,212	123,117	93,331	181,971
November	201,272	189,380	151,759	133,058	96,022	170,165
December	229,513	193,861	158,544	125,771	93,911	200,840
Totals	2,421,445	2,262,528	1,559,025	1,538,798	1,228,557	2,440,059
	Sudbury		Thunder Bay		Timmins	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	131,934	149,566	132,476	139,259	33,796	33,328
February	121,675	134,685	119,651	128,863	31,020	32,999
March	132,085	142,920	124,882	134,697	30,575	35,222
April	141,268	153,253	133,895	131,437	32,200	37,347
May	153,198	154,984	140,065	143,573	38,387	36,189
June	158,443	167,866	136,333	170,698	42,312	38,654
July	149,557	178,075	154,204	169,959	37,164	29,721
August	133,146	148,595	138,046	151,315	34,950	38,408
September	139,194	167,452	147,011	164,294	37,332	39,712
October	141,688	181,923	159,955	190,336	38,509	40,386
November	136,390	165,214	152,566	180,093	38,030	43,741
December	160,151	192,896	143,947	184,031	41,284	42,161
Totals	1,698,729	1,937,429	1,683,031	1,888,555	435,559	447,868
	Toronto		Windsor		Total for 20 centres	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	22,021,618	25,526,913	557,050	555,332	28,094,610	31,483,472
February	20,742,837	24,031,600	588,823	464,681	26,200,873	29,671,325
March	21,776,223	26,223,237	557,104	542,255	27,836,499	32,420,662
April	23,242,224	27,814,015	600,710	554,182	29,403,057	34,405,517
May	24,816,382	26,449,112	625,037	523,768	31,271,169	32,901,092
June	24,646,320	30,198,081	622,064	565,396	31,209,630	37,124,601
July	25,392,053	29,270,245	617,343	631,730	32,104,287	36,218,609
August	21,146,056	25,510,413	543,939	614,579	26,578,506	31,531,442
September	22,409,452	28,363,917	555,742	646,468	28,539,076	35,127,261
October	26,026,304	30,391,660	643,851	734,989	32,602,103	37,188,715
November	24,160,540	30,215,525	592,290	704,314	30,671,411	37,008,338
December	27,655,303	32,572,441	617,007	617,585	34,614,268	39,698,654
Totals	284,035,312	336,567,159	7,120,960	7,155,279	359,525,489	414,779,688

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	39,022	42,303	2,157,062	2,257,379	1,540,075	1,589,727
February	34,163	35,948	1,310,695	1,997,849	1,324,247	1,396,763
March	41,382	41,217	1,947,441	2,274,649	1,519,423	1,582,725
April	44,923	43,111	2,196,576	2,590,223	1,931,299	2,045,474
May	42,135	50,892	2,152,948	2,026,156	1,638,041	1,705,195
June	43,566	46,090	2,338,549	2,171,185	2,075,851	1,900,302
July	43,525	47,674	2,273,236	2,936,638	1,771,120	1,915,973
August	42,215	39,110	2,021,094	2,810,697	1,513,297	1,616,114
September	44,936	49,089	2,113,034	2,854,711	1,879,645	1,905,470
October	48,419	46,970	2,226,375	2,260,935	1,558,580	1,810,824
November	56,390	54,152	2,316,420	2,225,950	1,732,615	1,799,448
December	50,768	50,390	2,416,731	2,489,696	1,935,724	1,838,950
Totals	531,444	546,946	25,470,161	28,896,068	20,419,917	21,106,965
	Lethbridge		Medicine Hat		Moose Jaw	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	89,799	104,794	37,086	39,408	36,075	36,471
February	84,745	87,201	30,691	31,038	28,215	31,841
March	91,120	97,087	34,597	43,036	33,182	29,782
April	93,922	102,314	39,661	37,895	36,036	34,705
May	97,047	93,159	40,338	37,772	36,757	34,631
June	107,515	106,205	39,982	40,486	37,400	34,036
July	98,963	101,471	36,334	37,385	39,719	33,970
August	98,942	97,348	35,669	34,786	32,706	30,195
September	110,894	101,638	42,413	39,780	33,820	34,241
October	101,809	103,457	50,746	40,069	36,981	36,075
November	121,154	122,884	53,729	49,836	54,313	43,436
December	117,542	115,549	46,438	41,204	38,110	39,923
Totals	1,213,452	1,233,107	487,684	472,695	443,314	419,306
	Prince Albert		Regina		Saskatoon	
	1969	1970	1969	1970	1969	1970
	thousands of dollars					
January	37,919	38,204	758,536	928,216	255,878	252,294
February	34,493	36,154	665,864	684,746	218,980	236,620
March	37,334	39,408	775,777	852,520	243,078	248,052
April	45,950	41,904	1,081,801	1,169,820	284,691	267,816
May	43,045	45,680	900,493	915,443	273,239	257,404
June	41,050	43,171	757,746	1,032,203	280,126	272,906
July	41,009	36,951	879,597	1,062,252	288,732	255,946
August	39,137	37,861	725,812	885,727	263,927	265,250
September	44,018	40,190	1,001,023	1,037,024	290,952	248,121
October	38,191	42,297	1,010,155	1,178,085	298,108	261,598
November	43,496	45,130	1,011,883	1,011,520	306,039	270,948
December	42,883	42,807	900,656	1,551,697	279,565	247,582
Totals	488,525	489,757	10,469,343	12,309,253	3,283,315	3,084,537

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1969 and 1970 — Concluded

	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1969	1970	1969	1970
	thousands of dollars			
January	2,687,799	2,939,356	7,639,251	8,228,152
February	2,416,255	2,925,133	6,148,348	7,463,293
March	2,629,569	3,103,958	7,352,903	8,312,434
April	3,017,134	3,452,645	8,771,993	9,785,907
May	3,014,534	3,028,891	8,238,577	8,195,223
June	3,018,903	3,581,020	8,740,688	9,227,604
July	2,908,583	3,492,240	8,380,818	9,920,500
August	2,687,966	2,919,419	7,460,765	8,736,507
September	3,150,878	3,317,742	8,711,613	9,628,006
October	3,605,918	3,418,095	8,975,282	9,198,405
November	3,271,311	3,461,480	8,967,350	9,084,784
December	3,495,580	3,710,035	9,323,997	10,127,833
Totals	35,904,430	39,350,014	98,711,585	107,908,648
	5. British Columbia			
	Vancouver ¹		Victoria	
	1969	1970	1969	1970
	thousands of dollars			
January	3,739,717	4,029,719	513,822	480,289
February	3,558,008	3,664,315	486,773	477,002
March	3,827,727	3,951,356	633,029	609,793
April	4,010,880	4,384,631	630,912	485,699
May	4,059,023	4,055,129	559,454	566,315
June	4,044,798	4,233,628	710,537	528,035
July	4,330,744	4,165,103	646,783	655,711
August	3,871,064	3,810,150	589,132	635,376
September	4,253,862	4,278,334	703,014	749,651
October	4,360,860	4,258,203	601,221	615,402
November	4,621,741	4,636,254	655,590	698,725
December	4,735,875	4,686,949	695,507	757,686
Totals	49,414,299	50,153,771	7,425,774	7,259,684
	Total for 2 centres		Canada — 50 centres	
	1969	1970	1969	1970
	thousands of dollars			
	1969	1970	1969	1970
January	4,253,539	4,510,008	57,532,733	60,990,918
February	4,044,781	4,141,317	53,306,783	58,174,453
March	4,460,756	4,561,149	58,079,828	64,392,862
April	4,641,792	4,870,330	60,611,819	69,331,469
May	4,618,477	4,621,444	62,879,367	63,950,990
June	4,755,335	4,761,663	63,382,361	70,109,270
July	4,977,527	4,820,814	65,217,870	72,015,817
August	4,460,196	4,445,526	56,310,735	65,090,273
September	4,956,876	5,027,985	60,848,909	69,815,776
October	4,962,081	4,873,605	65,333,720	72,906,870
November	5,277,331	5,334,979	63,315,122	72,660,914
December	5,431,382	5,444,635	68,585,138	78,470,871
Totals	56,840,073	57,413,455	735,404,385	817,910,483

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1943	51,575,324	..	..	2,221,391	1,852,737	1.20
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1969						
January	54,887,937	7,032,419	93.66	2,644,796	17,940,206	1.77
February	50,495,928	6,313,005	96.00	2,810,855	18,392,306	1.83
March	55,315,498	6,757,297	98.23	2,764,330	18,615,098	1.78
April	57,703,255	7,033,212	98.45	2,908,564	18,572,229	1.88
May	59,735,049	6,765,509	106.00	3,144,318	18,502,803	2.04
June	60,375,892	6,892,496	105.12	3,006,469	18,531,744	1.95
July	62,284,643	6,893,502	108.42	2,933,227	18,521,743	1.90
August	53,718,484	6,555,102	98.34	2,592,251	18,602,988	1.67
September	58,189,950	6,780,934	103.00	2,658,959	18,791,598	1.70
October	62,544,422	6,731,960	111.49	2,789,298	19,021,802	1.70
November	59,095,151	6,557,858	108.14	4,219,971	18,893,978	2.68
December	65,752,391	6,909,113	114.20	2,832,747	19,019,805	1.79
1970						
January	58,450,665	6,720,362	104.42	2,540,253	18,474,779	1.65
February	55,804,813	6,121,162	109.40	2,369,640	18,631,802	1.53
March	61,767,507	6,401,844	115.78	2,625,355	18,879,768	1.67
April	66,593,802	6,631,904	120.50	2,737,667	19,235,112	1.71
May	60,881,729	6,442,625	113.40	3,069,261	19,557,382	1.88
June	67,160,258	6,755,902	119.29	2,949,012	19,894,993	1.78
July	69,033,312	6,901,539	120.03	2,982,505	20,226,992	1.77
August	62,423,118	6,876,236	108.94	2,667,155	20,401,694	1.57
September	66,982,180	6,985,526	115.06	2,833,596	20,540,136	1.66
October	70,313,935	6,794,296	124.19	2,592,935	21,046,587	1.48
November	69,317,023	6,992,469	119.00	3,343,891	21,258,824	1.89
December	75,526,516	7,290,092	124.32	2,944,355	21,048,789	1.68

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

(F) For 50 centres from 1970.

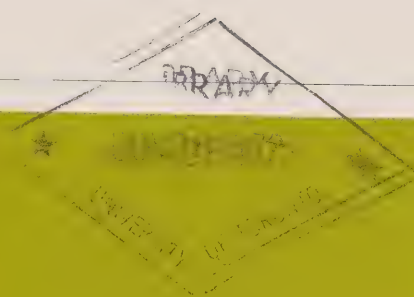
² As of June, 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

Cheques cashed in clearing centres

71



STATISTICS CANADA
Business Finance Division

CHEQUES CASHED IN CLEARING CENTRES
1971

Published by Authority of
The Minister of Industry, Trade and Commerce

June 1972
6609-510

Price: 50 cents

Volume 50

Statistics Canada should be credited when republishing all or any part of this document

Information Canada
Ottawa

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1971. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay. This lowers the number of clearing centres to 50 rather than the 51 carried in recent issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,

Chief Statistician of Canada.

TABLE OF CONTENTS

Analytical Text	Page 7
Definition and Coverage	7 - 9

Charts

1, 2, 3. Canada and Principal Cities, 1945-71	11, 12, 13
4, 5. Canada, Economic Areas and Large Centres, 1945-71	14, 15

Tables

1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1969, 1970 and 1971.....	10
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres; Cheques Cashed Expressed in Terms of 1938 = 100	16
3. Relative Importance of Individual Clearing House Centres	17
4. Cheques Cashed against Individual Accounts, by Regions and Centres	18, 19-24
5. Cheques Cashed by Clearing Centres and Months, during 1970 and 1971	25-31
6. Cheques Cashed against Current and Savings Accounts	32

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1971. The value of cheques cashed in the fifty centres rose to \$926,960 million, an increase of 13.3% above

the value of \$817,910 million for 1970. Cheques cashed in Ontario showed an increase of 15.3%, Quebec 14.3%, British Columbia 13.2%, the Atlantic Provinces 8.0% and the Prairie Provinces 5%.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May, 1931 branches in Weyburn were absorbed by the Imperial Bank. In May, 1941 cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May, 1950 cheques cashed in Cornwall were included making a total of 35 centres. In January, 1953 there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster

were included with Vancouver in January, 1961 reducing the total number of centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the second World War. Since 1939, however the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-six of the fifty centres showed a higher value of cheques cashed in 1971 as compared with 1970. Cheques cashed in Halifax the leading centre in the Atlantic Provinces was 8.2% above the value for 1970. Cheques cashed in Montreal increased by 14.0% and in Toronto by 15.0%. In the Western regions cheques cashed in Winnipeg was higher by 8.1% and in Vancouver by 12.3%.

Over 50% of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in Toronto ac-

counted for over 80% of the provincial total. Cheques cashed in Quebec were over 26% and the Prairie Provinces over 12% of the Canada total. Value of cheques cashed in Winnipeg was over 37% of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was over 7% of the national total. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June, 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as

a separate clearing centre reducing the number of clearing centres to 51. As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 115.07 for 1971 as compared with 116.31 for 1970 and 103.43 for 1969. The annual turnover of savings deposits was 1.72 in comparison with 1.69 for 1970 and 1.91 for 1969.

DEFINITION AND COVERAGE

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published

'cheques cashed' series, as it is felt that their inclusion would be misleading.

Relation to Bank Clearings

'Bank clearings' record only dealings between two separate banks, ignoring cheque payments completed within one bank. 'Cheques cashed against individual accounts', however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Statistics

Canada the 'bank clearings' series was discontinued in 1943. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the 'cheques cashed' series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
	\$'000		p.c.	\$'000	
					p.c.
Atlantic Provinces	529,207	286,801	54	352,326	67
Quebec	3,669,142	3,218,901	88	3,324,414	91
Ontario	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces	2,200,893	1,920,500	87	1,920,500	87
British Columbia	1,165,383	962,418	83	962,418	83
Yukon and N.W.T.	5,288	—	—	—	—
Totals	13,833,828	11,723,340	85	12,122,785	88

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces	88,866	43,509	49
Quebec	835,326	781,272	94
Ontario	1,463,621	1,289,471	88
Prairie Provinces	472,034	435,391	92
British Columbia	154,517	132,408	86
Yukon and N.W.T.	—	—	—
Totals	3,014,363	2,682,050	89

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1970 and 1971 for all 50 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

Total Cheques Cashed by Provinces, January, 1953

Province	Current	Savings	Total
	dollars		
Newfoundland	78,625,103	3,326,241	81,951,344
Prince Edward Island	23,346,704	1,789,200	25,135,904
Nova Scotia	229,393,287	11,869,240	241,262,527
New Brunswick	170,480,215	10,376,656	180,856,871
Quebec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T.	5,224,659	63,429	5,288,088
Totals, all Canada	13,078,431,755	755,396,330	13,833,828,085

TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres in Canada for the Years 1939, 1946, 1969, 1970 and 1971

Clearing house centres	1939	1946	1969	1970	1971
	thousands of dollars				
Atlantic Provinces:					
Halifax	381,824	870,736	8,180,766	8,757,516	9,472,273
Moncton	108,892	276,711	1,655,550	1,621,304	1,851,592
Saint John	189,232	456,571	2,354,765	2,484,568	2,903,291
St. John's	—	—	5,281,371	6,217,484	6,150,676
Totals	679,948	1,604,018	17,472,452	19,080,872	20,377,832
Quebec:					
Montreal	8,759,472	18,828,185	176,195,327	187,895,615	214,145,942
Quebec	977,211	1,722,533	16,415,280	19,607,462	22,764,861
Sherbrooke	83,716	198,642	1,688,385	1,785,224	2,194,477
Totals	9,820,399	20,749,360	194,298,992	209,288,301	239,105,280
Ontario:					
Brantford	107,113	269,742	1,569,803	1,785,387	1,734,427
Chatham	102,260	185,640	1,403,253	1,560,325	2,429,682
Cornwall	—	—	1,064,134	999,264	1,093,852
Fort William	67,033	185,151	887,569	995,954	1,245,191
Hamilton	644,434	1,460,388	14,877,229	15,484,281	16,928,597
Kingston	72,713	205,647	1,448,269	1,496,145	1,683,604
Kitchener	145,302	363,578	4,107,962	4,237,706	4,626,746
London	385,768	871,611	9,540,367	10,272,665	11,671,346
Ottawa	1,266,268	5,170,462	14,705,592 ¹	15,386,126 ¹	18,309,177 ¹
Peterborough	70,496	197,282	1,230,405	1,266,631	1,339,532
St. Catharines	—	253,814	2,421,445	2,262,528	2,524,045
Sarnia	76,490	244,696	1,559,025	1,538,798	1,651,158
Sudbury	85,813	153,373	1,698,729	1,937,429	2,239,210
Toronto	10,173,867	19,907,027	284,035,312	336,567,159	387,036,643
Windsor	420,933	933,545	7,120,960	7,155,279	7,809,971
Totals	13,618,490	30,401,956	347,670,054	402,945,677	462,323,181
Prairie Provinces:					
Brandon	33,810	104,140	531,444	546,946	610,258
Calgary	661,676	1,602,018	25,470,161	28,896,068	29,754,338
Edmonton	470,280	1,213,184	20,419,917	21,106,965	21,845,007
Lethbridge	56,702	146,971	1,213,452	1,233,107	1,353,101
Medicine Hat	27,707	74,791	487,684	472,695	537,756
Moose Jaw	83,327	185,849	443,314	419,306	455,166
Prince Albert	27,796	104,870	488,525	489,757	541,733
Regina	555,513	977,251	10,469,343	12,309,253	12,463,808
Saskatoon	121,854	349,201	3,283,315	3,084,537	3,196,743
Winnipeg	3,439,565	6,366,405	35,904,430	39,350,014	42,555,999
Totals	5,478,230	11,124,680	98,711,585	107,908,648	113,313,909
British Columbia:					
New Westminster	78,647	226,076	²	²	²
Vancouver	1,587,411	4,354,230	49,414,299	50,153,771	56,335,442
Victoria	354,226	787,288	7,425,774	7,259,684	8,658,792
Totals	2,020,284	5,367,594	56,840,073	57,413,455	64,994,234
CANADA	31,617,351	69,247,608	714,993,156	796,636,953	900,114,436

¹ Excludes some items reported in preceding years.

² New Westminster data included in Vancouver since January 1961.

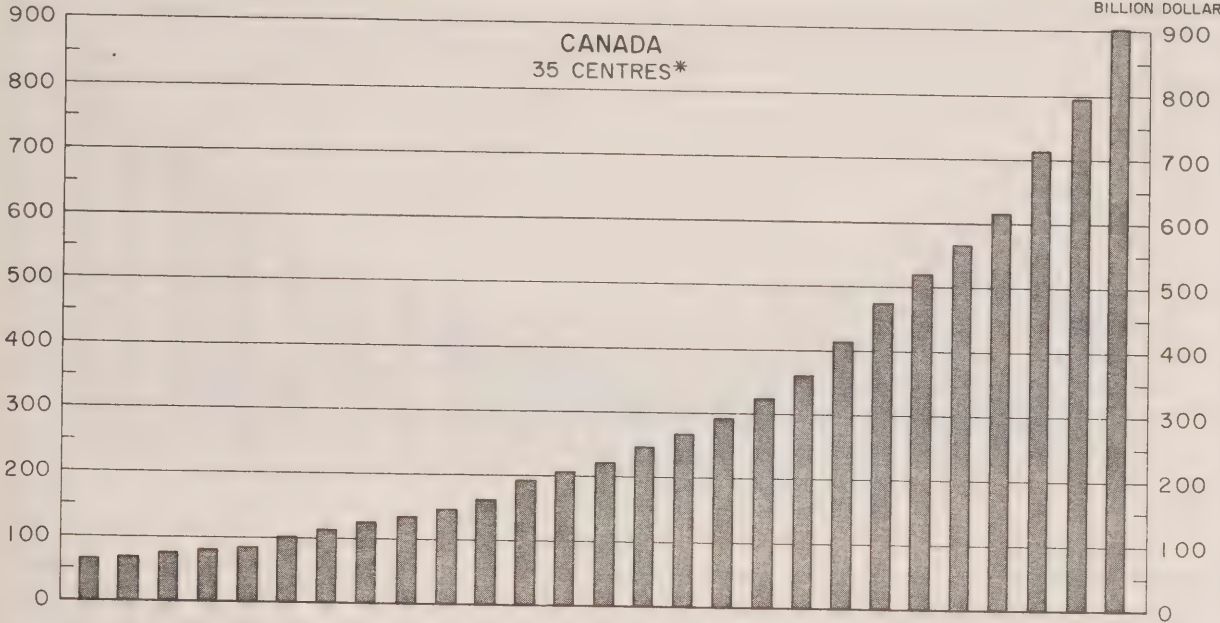
CHART - I

CHEQUES CASHED

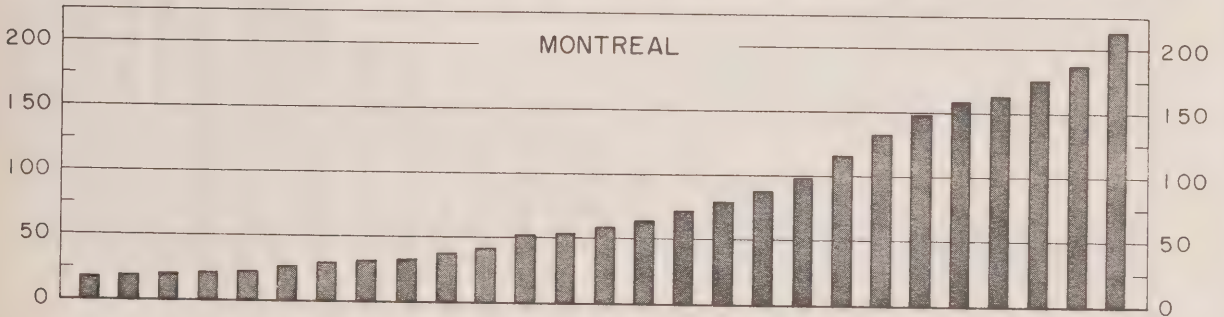
BILLION DOLLARS

BILLION DOLLARS

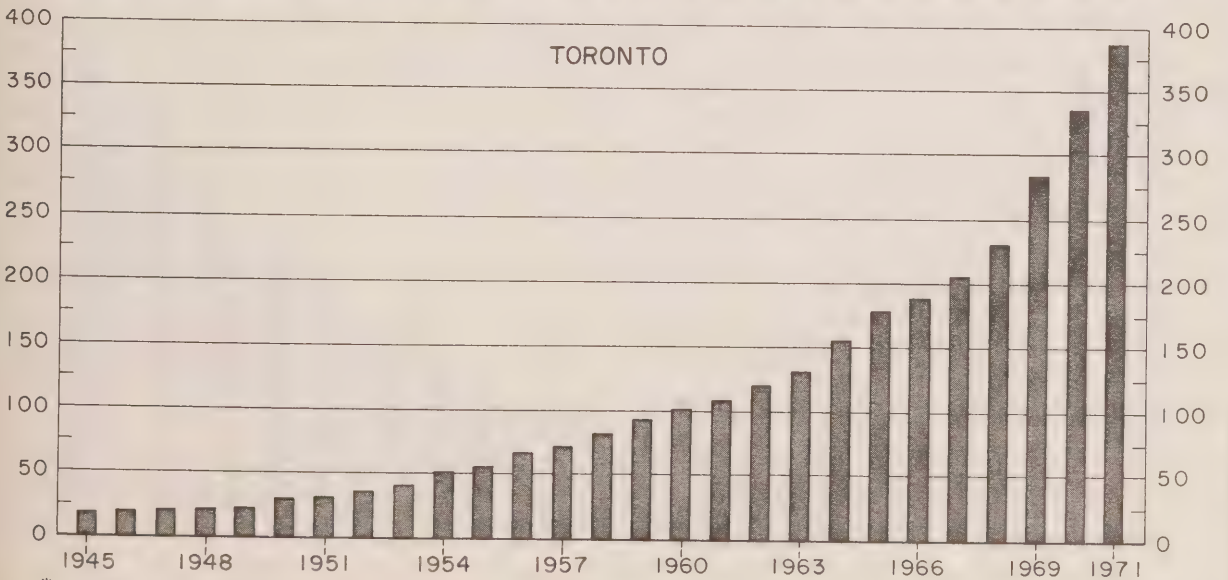
CANADA
35 CENTRES*



MONTREAL



TORONTO



*ST. JOHN'S, NFLD. INCLUDED IN 1949 AND CORNWALL, ONT. IN 1950.

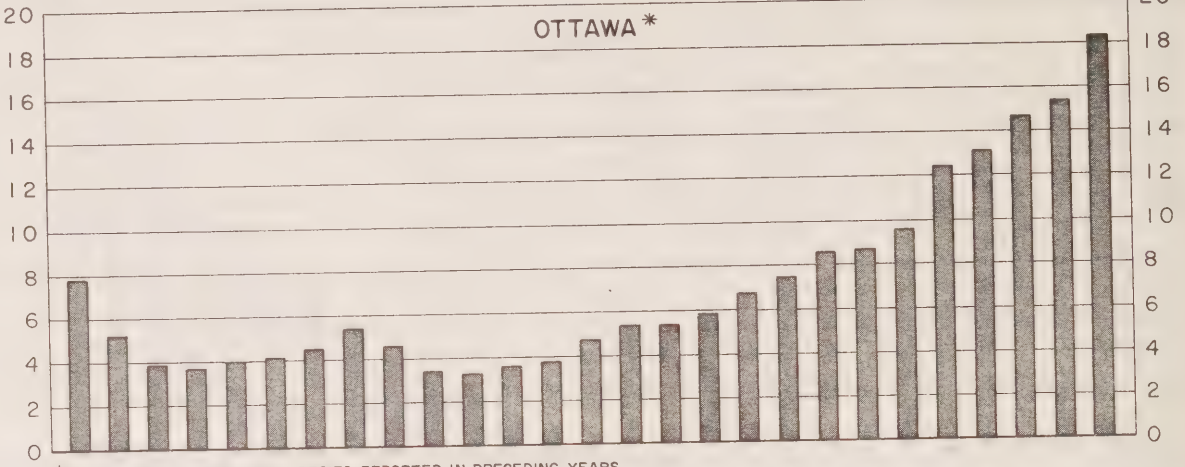
CHART - 2

CHEQUES CASHED

BILLION DOLLARS

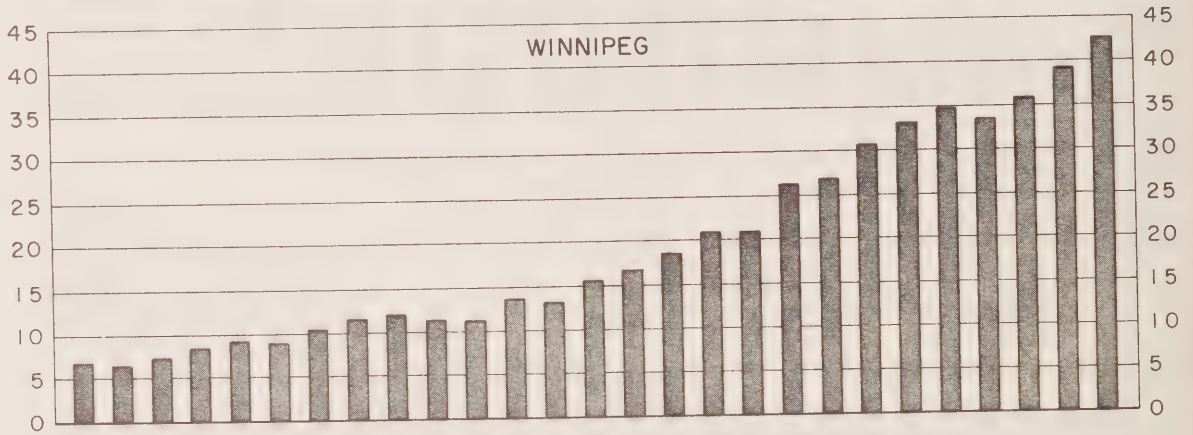
BILLION DOLLARS

OTTAWA *

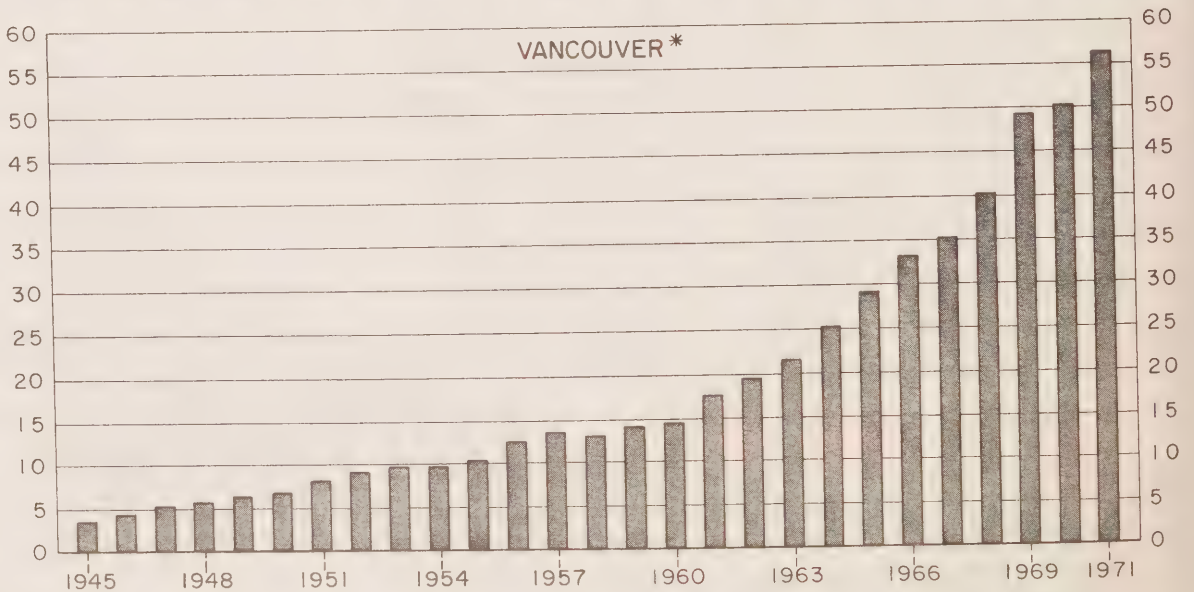


* FROM 1953 EXCLUDES SOME DEBITS REPORTED IN PRECEDING YEARS

WINNIPEG



VANCOUVER *



* INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

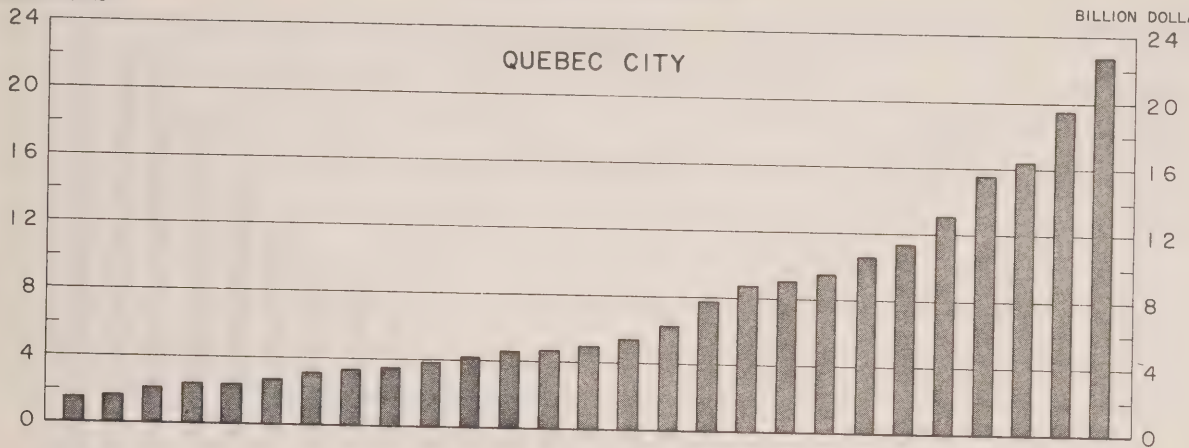
CHART-3

CHEQUES CASHED

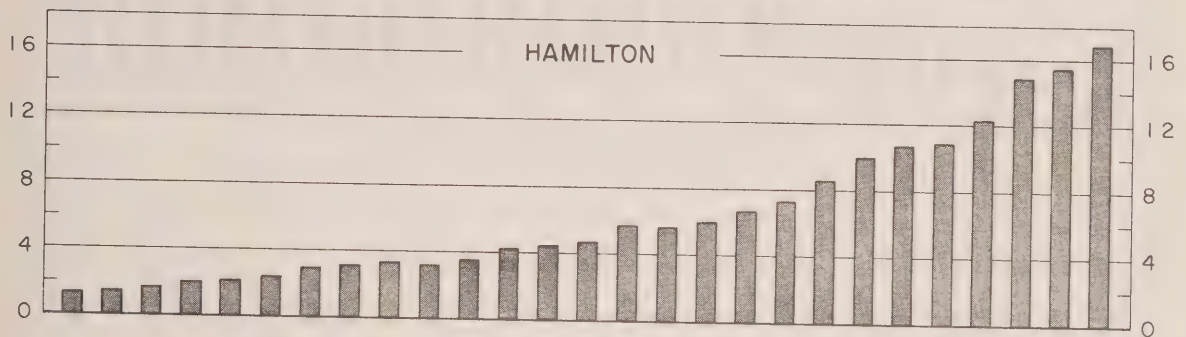
BILLION DOLLARS

BILLION DOLLARS

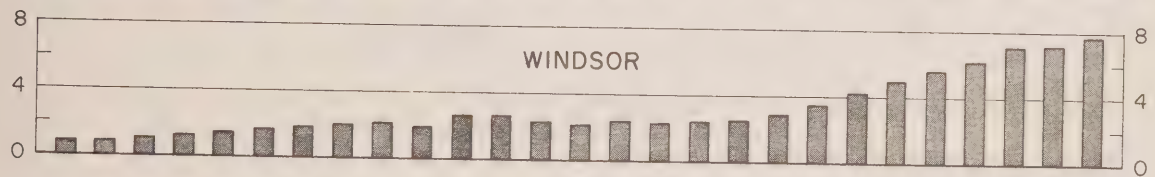
QUEBEC CITY



HAMILTON



WINDSOR



CALGARY

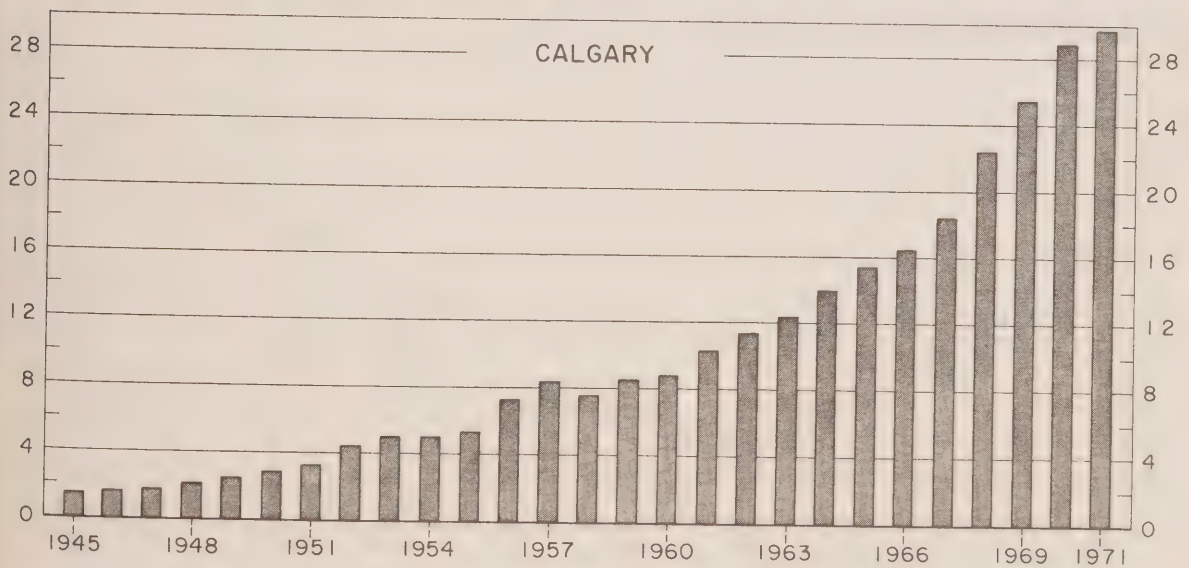


CHART-4

CHEQUES CASHED

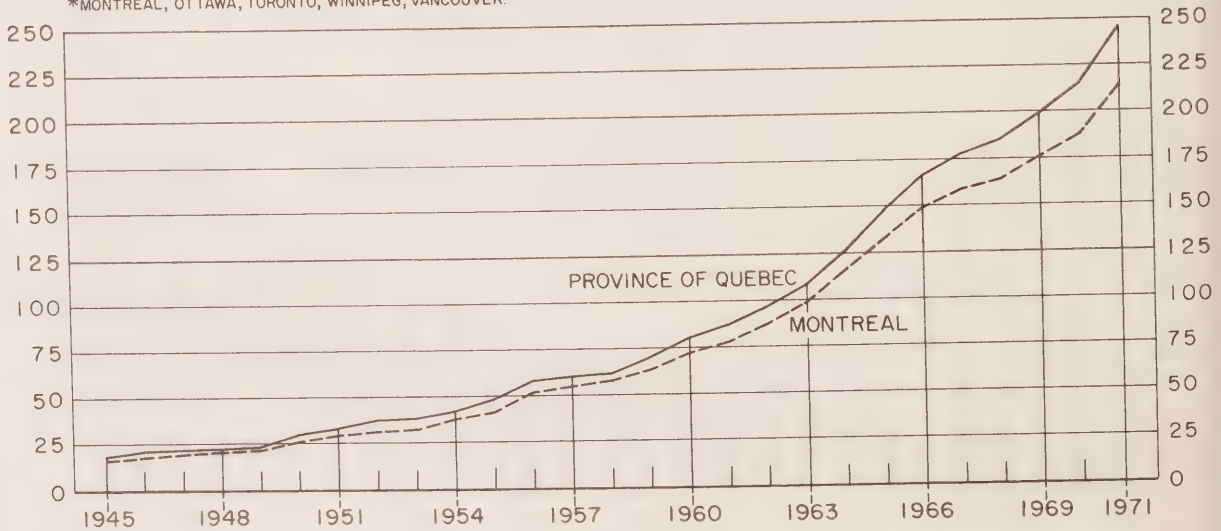
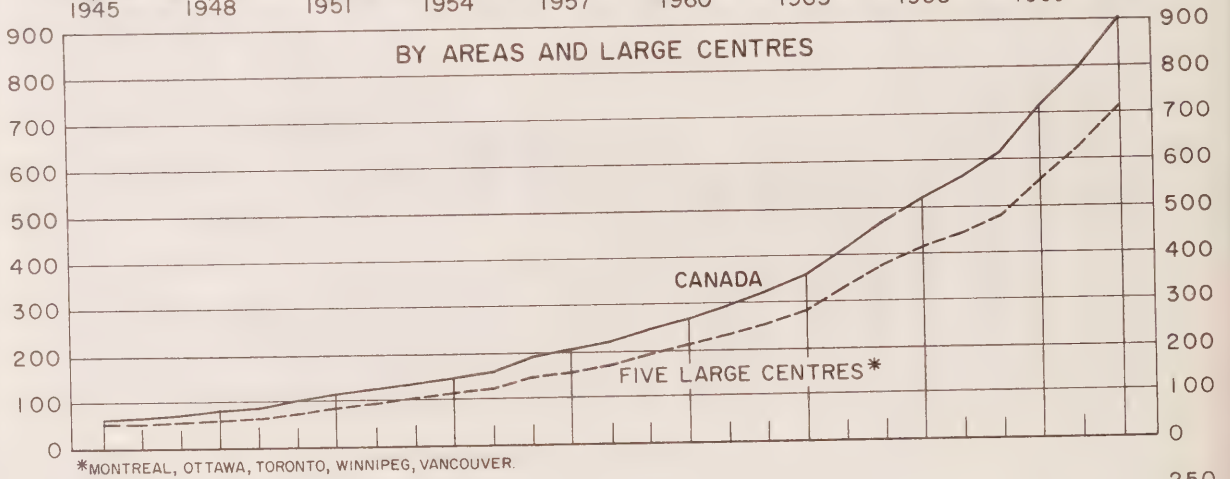
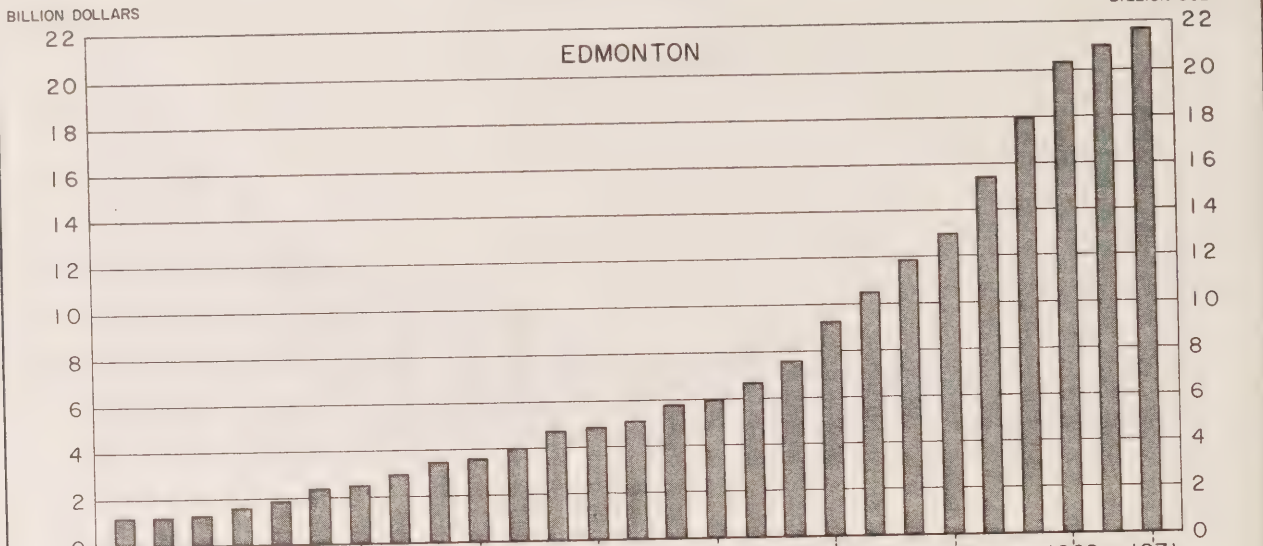
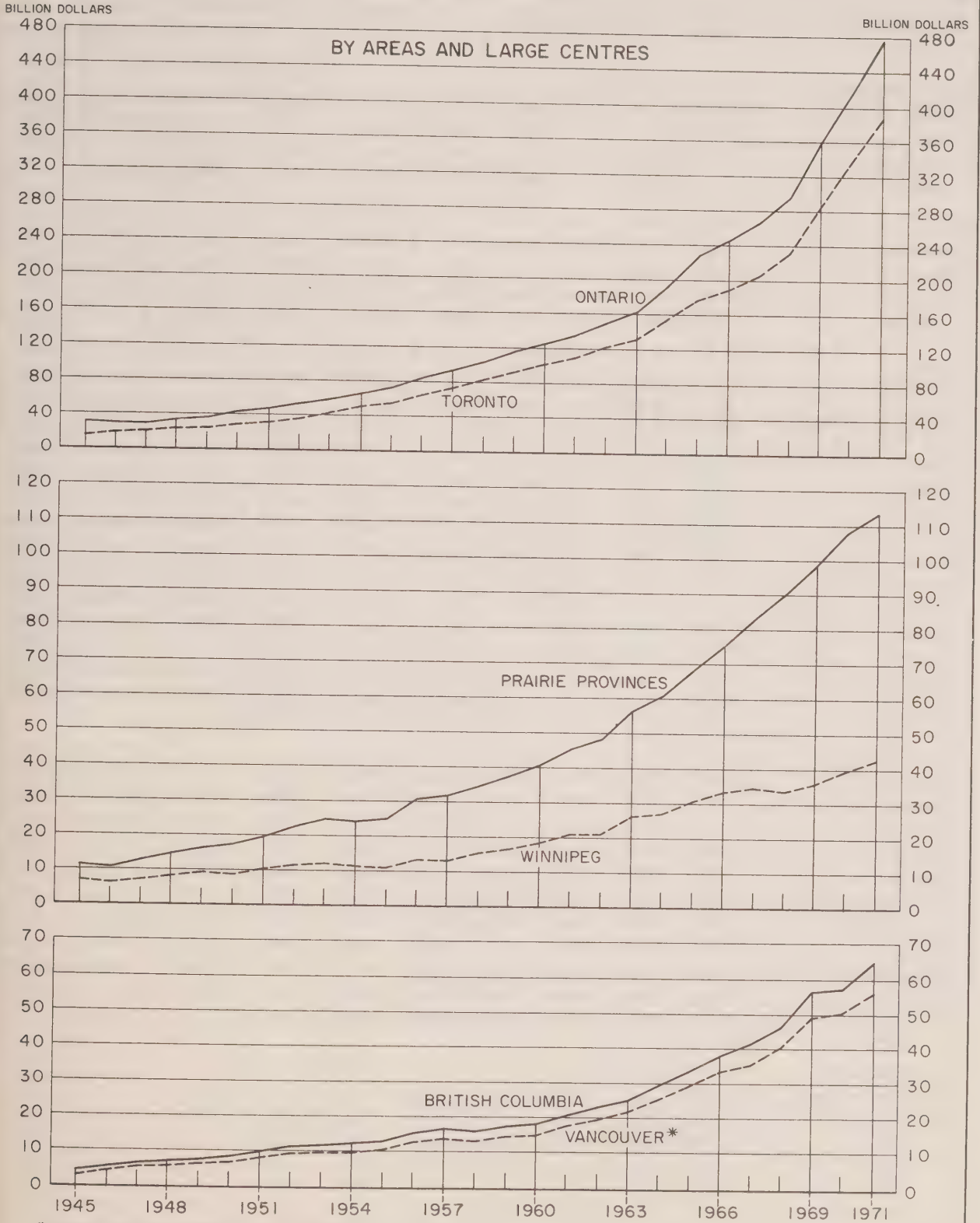


CHART-5

CHEQUES CASHED

BY AREAS AND LARGE CENTRES



*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1969	1970	1971
Atlantic Provinces:										
Halifax	73.3	125.3	74.9	112.4	208.3	575.0	814.3	2,408.6	2,578.5	2,788.9
Moncton	67.8	92.1	67.1	100.7	214.1	596.3	671.2	1,530.9	1,499.2	1,712.1
Saint John	136.7	142.2	80.4	98.6	202.6	507.6	668.3	1,227.1	1,294.7	1,512.9
Totals	91.4	124.7	75.2	106.3	207.5	558.4	746.3	1,905.8	2,010.9	2,224.1
Quebec:										
Montreal	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,956.5	2,086.4	2,377.9
Quebec	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,874.5	2,239.1	2,599.6
Sherbrooke	116.1	164.1	77.9	100.0	176.9	649.7	844.9	2,016.2	2,131.9	2,620.6
Totals	81.6	165.4	86.0	98.5	172.8	635.4	875.2	1,949.8	2,100.2	2,399.4
Ontario:										
Brantford	78.1	152.2	73.4	97.8	218.6	558.2	633.8	1,434.0	1,631.0	1,584.4
Chatham	81.2	108.7	62.1	99.0	140.0	619.6	633.5	1,358.8	1,510.9	2,352.7
Fort William	138.8	149.9	70.1	98.4	248.0	673.3	709.6	1,302.8	1,461.9	1,827.7
Hamilton	88.3	145.6	73.7	103.1	220.1	749.0	958.1	2,380.2	2,477.4	2,708.4
Kingston	89.3	117.8	72.3	102.1	233.9	702.0	788.7	2,033.7	2,100.9	2,364.1
Kitchener	67.9	112.9	66.0	103.0	204.3	744.6	937.1	2,912.8	3,004.8	3,280.7
London	68.3	109.1	76.9	99.1	171.6	708.2	958.0	2,451.1	2,639.3	2,998.6
Ottawa	162.6	166.3	111.2	105.2	639.8	400.7 ¹	492.0 ¹	1,221.5 ¹	1,278.0 ¹	1,520.8 ¹
Peterborough	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,751.0	1,802.5	1,906.3
Sarnia	—	194.5	114.4	101.3	246.1	781.5	929.4	2,065.2	2,038.4	2,187.3
Sudbury	—	40.3	49.4	101.3	133.0	723.6	839.6	2,005.2	2,287.0	2,643.2
Toronto	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	2,723.8	3,227.5	3,711.5
Windsor	64.3	135.0	43.7	95.6	229.2	481.7	545.0	1,617.3	1,625.1	1,773.8
Totals	81.2	134.3	94.3	98.6	194.8	735.7	965.3	2,492.3	2,894.1	3,321.5
Prairie Provinces:										
Brandon	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,618.0	1,665.2	1,857.9
Calgary	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	3,914.5	4,441.0	4,572.9
Edmonton	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	4,745.8	4,905.5	5,077.0
Lethbridge	102.8	169.9	64.5	99.1	204.1	771.8	875.9	2,120.4	2,154.8	2,364.5
Medicine Hat	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,732.1	1,678.8	1,909.9
Moose Jaw	141.4	187.2	71.0	121.5	247.0	571.7	552.4	646.2	611.2	663.5
Prince Albert	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,894.2	1,899.0	2,100.6
Regina	59.1	124.2	86.6	109.5	227.6	713.7	959.5	2,062.8	2,425.3	2,455.8
Saskatoon	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	2,858.4	2,685.4	2,783.1
Winnipeg	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,351.6	1,481.3	1,602.0
Totals	120.4	173.3	140.3	119.8	251.3	754.3	996.0	2,158.9	2,360.0	2,478.2
British Columbia:										
New Westminster	80.3	142.4	63.8	106.3	237.3	1,113.9	2	2	2	2
Vancouver	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	3,196.0	3,243.9	3,643.7
Victoria	80.7	142.5	74.8	111.8	158.0	718.3	841.3	2,342.8	2,290.4	2,731.8
Totals	89.1	150.9	77.0	104.8	192.9	838.6	1,054.9	2,934.4	2,964.0	3,355.3
CANADA	87.8	150.9	97.0	102.2	196.2	709.9	941.9	2,283.7	2,545.4	2,882.3

¹ Excludes some items reported in preceding years.

² New Westminster data are included in Vancouver since January, 1961.

TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1969	1970	1971
percentage of Canada total										
Atlantic Provinces:										
Halifax	0.92	0.91	0.85	1.21	1.17	0.89	0.94	1.14	1.10	1.05
Moncton	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.23	0.21	0.21
Saint John	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.33	0.31	0.32
St. John's	—	—	—	—	—	0.39 ¹	0.37	0.74	0.78	0.68
Totals	2.15	1.71	1.60	2.15	2.19	2.01	2.00	2.44	2.40	2.26
Quebec:										
Montreal	27.62	33.34	26.50	27.71	25.45	26.11	26.75	24.64	23.59	23.79
Quebec	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.30	2.46	2.53
Sherbrooke	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.24	0.22	0.24
Totals	29.95	35.32	28.58	31.06	28.38	28.61	29.68	27.18	26.27	26.56
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.22	0.22	0.19
Chatham	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.20	0.20	0.27
Cornwall	—	—	—	—	—	0.18 ²	0.15	0.15	0.13	0.12
Fort William	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.12	0.13	0.14
Hamilton	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.08	1.94	1.88
Kingston	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.20	0.19	0.19
Kitchener	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.57	0.53	0.51
London	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.33	1.29	1.30
Ottawa	7.21	4.29	4.47	4.01	12.69	2.18 ³	2.02 ³	2.06 ³	1.93 ³	2.03 ³
Peterborough	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.17	0.16	0.15
St. Catharines	—	—	—	4	0.41	0.36	0.33	0.34	0.28	0.28
Sarnia	—	0.31	0.29	0.24	0.31	0.26	0.24	0.22	0.19	0.18
Sudbury	—	0.07	0.14	0.27	0.19	0.28	0.24	0.24	0.24	0.25
Toronto	28.20	29.39	34.09	32.18	23.81	37.15	37.30	39.73	42.25	43.00
Windsor	1.04	1.27	0.64	1.33	1.66	0.96	0.82	1.00	0.90	0.87
Totals	41.28	39.73	43.45	43.07	44.34	46.45	45.86	48.63	50.58	51.36
Prairie Provinces:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.07	0.07	0.07
Calgary	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.56	3.63	3.31
Edmonton	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.86	2.65	2.43
Lethbridge	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.17	0.15	0.15
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.06	0.06
Moose Jaw	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.06	0.05	0.05
Prince Albert	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.06	0.06
Regina	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.46	1.54	1.38
Saskatoon	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.46	0.39	0.36
Winnipeg	13.97	10.26	16.01	10.87	11.51	7.06	7.10	5.02	4.94	4.73
Totals	20.27⁵	16.98⁵	21.39	17.33	18.93	15.59	15.50	13.80	13.54	12.60
British Columbia:										
New Westminster	0.22	0.22	0.16	0.25	0.29	0.37	6	6	6	6
Vancouver	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.91	6.30	6.26
Victoria	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.04	0.91	0.96
Totals	6.35	6.26	4.98	6.39	6.16	7.34	6.96	7.95	7.21	7.22
CANADA	100	100	100	100	100	100	100	100	100	100

¹ St. John's data added as of April, 1949.² Cornwall data added as of May, 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January, 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1924	27,157,475 ¹	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926	30,358,035 ²	604,740	9,909,472	11,998,344 ²	5,885,646	1,959,833
1929	46,670,481 ³	797,958	16,483,667	18,543,268 ³	7,922,806	2,922,782
1936	35,928,607 ⁴	630,402	10,938,648	15,778,680	6,505,519 ⁴	2,075,358
1938	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1941	39,242,956 ⁵	940,712	11,068,666	18,214,788 ⁵	6,591,645	2,427,145
1947	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949	87,554,363 ⁶	2,317,674 ⁶	24,732,490	36,469,081	16,494,526	7,540,592
1950	100,635,459 ⁷	2,648,161	29,106,858	43,146,167 ⁷	17,287,706	8,446,567
1951	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970	796,636,953	19,080,872	209,288,301	402,945,677	107,908,648	57,413,455
1971	900,114,436	20,377,832	239,105,280	462,323,181	113,313,909	64,994,234
1954 ⁸	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 ⁸	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 ⁸	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 ⁸	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 ⁸	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 ⁸	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 ⁸	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 ⁸	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 ⁸	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 ⁸	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589
1964 ⁸	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078
1965 ⁸	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743
1966 ⁸	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010
1967 ⁸	585,081,687	15,641,555	177,754,008	267,031,237	83,373,585	41,281,302
1968 ⁸	636,698,635	17,508,882	185,383,684	297,010,095	90,157,013	46,638,961
1969 ⁸	735,404,385	20,950,790	199,376,448	359,525,489	98,711,585	56,840,073
1970 ⁸	817,910,483	22,739,807	215,068,885	414,779,688	107,908,648	57,413,455
1971 ⁸	926,960,040	24,552,674	245,914,499	478,184,724	113,313,909	64,994,234

See footnote(s) at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of dollars						
1924	87.8	249,104	73,360	262,398	—	7,502,004
1926	98.2	310,156	80,080	214,504	—	9,133,358
1929	150.9	425,488	99,598	272,872	—	15,558,094
1937	113.7	406,592	112,551	214,217	—	10,596,262
1938	100.0	339,641	108,145	191,897	—	9,005,747
1946	223.9	870,736	276,711	456,571	—	18,828,185
1947	240.9	932,831	310,451	507,373	—	20,611,366
1948	260.9	1,049,266	353,563	567,250	—	20,978,798
1949	283.1	1,065,169	383,935	511,975	356,595 ⁹	22,037,125
1950	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788
1964	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368
1965	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805
1967	1,837.1	6,182,636	1,269,034	2,183,938	3,077,124	159,094,150
1968	1,999.4	6,637,572	1,453,887	2,135,591	4,212,773	163,784,505
1969	2,312.1	8,180,766	1,655,550	2,354,765	5,281,371	176,195,327
1970	2,576.1	8,757,516	1,621,304	2,484,568	6,217,484	187,895,615
1971	2,910.7	9,472,273	1,851,592	2,903,291	6,150,676	214,145,942

See footnote(s) at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousands of dollars							
1924	533,784	97,203	85,522	83,843	—	94,543	551,818
1926	653,975	122,139	104,344	78,113	—	93,313	625,860
1929	788,145	137,428	166,591	112,271	—	102,155	909,897
1937	888,525	83,635	120,089	111,554	—	68,085	691,483
1938	875,696	83,739	109,469	103,273	—	68,129	625,033
1946	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950	2,695,920	311,762	422,413	346,209	104,524 ¹⁰	248,218	2,369,330
1951	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937
1964	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766
1965	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804
1967	13,248,373	1,400,594	1,538,214	1,153,382	854,930	809,191	10,882,411
1968	15,671,370	1,511,610	1,453,105	1,307,569	883,854	748,861	12,293,037
1969	16,415,280	1,688,385	1,569,803	1,403,253	1,064,134	887,569	14,877,229
1970	19,607,462	1,785,224	1,785,387	1,560,325	999,264	995,954 ¹¹	15,484,281
1971	22,764,861	2,194,477	1,734,427	2,429,682	1,093,852	1,245,191	16,928,597

See footnote(s) at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peter- borough	St. Catharines
thousands of dollars						
1924	63,623	95,723	265,782	1,957,362	69,005	—
1926	64,840	107,791	294,440	1,868,014	76,226	—
1929	83,879	159,266	424,805	2,001,694	93,245	—
1937	76,687	143,265	413,075	1,348,845	75,770	—
1938	71,214	141,031	389,224	1,203,891	70,269	—
1946	205,647	363,578	871,611	5,170,462	197,282	253,814
1947	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953	341,335	765,741	1,973,402	4,588,480 ¹²	365,075	632,551
1954	366,275	766,280	2,047,498	3,415,300 ¹²	368,850	616,343
1955	419,088	817,143	2,055,088	3,267,768 ¹²	380,474	683,521
1956	464,435	940,310	2,279,949	3,567,496 ¹²	515,641	780,623
1957	449,613	978,856	2,489,582	3,823,158 ¹²	533,262	795,132
1958	499,922	1,050,153	2,756,333	4,823,537 ¹²	534,561	800,629
1959	530,388	1,212,701	3,248,221	5,441,744 ¹²	597,133	847,322
1960	520,401	1,268,458	3,438,475	5,428,618 ¹²	588,320	861,905
1961	561,700	1,321,571	3,728,758	5,923,469 ¹²	566,260	959,735
1962	627,367	1,580,719	4,184,759	6,765,125 ¹²	615,616	1,089,736
1963	709,932	1,796,074	4,759,177	7,472,755 ¹²	696,514	1,162,836
1964	809,636	2,006,150	5,763,605	8,601,107 ¹²	850,500	1,504,844
1965	940,493	2,322,531	7,062,318	8,687,423 ¹²	927,069	1,796,657
1966	1,019,805	2,764,606	7,234,046	9,624,047 ¹²	1,071,951	2,020,306
1967	1,104,544	2,871,119	7,866,449	12,363,375 ¹²	1,217,405	2,123,929
1968	1,253,610	3,279,098	8,488,986	13,090,133 ¹²	1,209,206	2,261,310
1969	1,448,269	4,107,962	9,540,367	14,705,592 ¹²	1,230,405	2,421,445
1970	1,496,145	4,237,706	10,272,665	15,386,126 ¹²	1,266,631	2,262,528
1971	1,683,604	4,626,746	11,671,346	18,309,177 ¹²	1,339,532	2,524,045

See footnote(s) at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousands of dollars						
1924	—	—	7,659,056	283,118	48,518	638,162
1926	96,816	—	8,209,526	379,061	50,324	717,870
1929	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937	81,347	88,781	12,226,886	493,283	31,359	658,767
1938	75,490	84,715	10,428,035	440,290	32,846	650,666
1946	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349
1964	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305
1965	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804
1967	1,253,850	1,274,936	205,975,596	5,722,255	497,111	18,430,118
1968	1,427,132	1,477,068	230,701,009	6,235,946	537,494	22,356,723
1969	1,559,025	1,698,729	284,035,312	7,120,960	531,444	25,470,161
1970	1,538,798	1,937,429	336,567,159	7,155,279	546,946	28,896,068
1971	1,651,158	2,239,210	387,036,643	7,809,971	610,258	29,754,338

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of dollars						
1924	343,501	58,855	51,545	97,033	24,529	299,873
1926	398,020	67,395	35,077	110,068	28,605	404,127
1929	603,871	97,220	54,259	128,436	39,151	630,264
1937	417,969	51,788	26,611	73,308	28,791	428,358
1938	430,272	57,226	28,156	68,605	25,790	507,535
1946	1,213,184	146,971	74,791	185,849	104,870	977,251
1947	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962	7,550,912	580,068	295,133	422,339	253,269	5,326,695
1963	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964	10,541,712	643,859	309,689	441,559	275,287	5,926,437
1965	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966	13,046,914	808,376	371,788	567,925	322,877	7,886,732
1967	15,492,153	922,236	398,806	425,698	393,465	9,036,179
1968	18,021,245	1,088,964	440,580	431,455	451,454	10,114,316
1969	20,419,917	1,213,452	487,684	443,314	488,525	10,469,343
1970	21,106,965	1,233,107	472,695	419,306	489,757	12,309,253
1971	21,845,007	1,353,101	537,756	455,166	541,733	12,463,808

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres - Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of dollars						
1924	117,115	3,792,889	33,043	59,364	1,409,852	255,948
1926	146,930	3,877,248	49,982	77,072	1,553,256	329,505
1929	224,156	4,788,953	40,562	105,357	2,365,678	451,747
1937	121,375	2,988,695	—	74,751	1,692,514	330,844
1938	114,864	2,656,424	—	73,973	1,546,113	316,965
1946	349,201	6,366,405	—	226,076	4,354,230	787,288
1947	394,915	7,381,392	—	289,113	5,321,162	929,641
1948	442,603	8,375,791	—	326,958	5,765,371	951,291
1949	465,493	9,186,178	—	319,811	6,157,071	1,063,710
1950	511,782	8,960,146	—	401,103	6,901,611	1,143,853
1951	590,105	10,373,940	—	479,943	8,212,946	1,252,690
1952	637,830	11,508,239	—	491,737	9,193,882	1,425,392
1953	741,432	12,072,972	—	554,709	9,790,943	1,441,171
1954	701,960	11,416,902	—	608,577	9,752,576	1,595,172
1955	708,209	11,294,023	—	673,631	10,398,019	1,741,204
1956	773,856	13,752,975	—	716,804	12,579,751	1,934,918
1957	849,665	13,418,517	—	742,205	13,523,017	2,356,084
1958	971,924	15,631,849	—	824,007	13,143,566	2,276,891
1959	1,085,023	16,910,586	—	925,926	14,230,065	2,470,926
1960	1,101,592	18,825,822	—	863,876	14,653,833	2,500,900
1961	1,170,588	20,861,681	—	¹³	17,766,910	2,666,645
1962	1,265,700	20,919,929	—	—	19,602,381	3,487,365
1963	1,361,303	26,206,089	—	—	21,679,909	3,389,680
1964	1,551,490	26,954,757	—	—	25,239,274	4,132,804
1965	1,834,178	30,599,418	—	—	29,323,153	4,323,590
1966	2,389,089	33,312,945	—	—	33,171,639	4,885,371
1967	2,903,177	34,874,642	—	—	35,223,762	6,057,540
1968	3,068,410	33,646,372	—	—	40,316,936	6,322,025
1969	3,283,315	35,904,430	—	—	49,414,299	7,425,774
1970	3,084,537	39,350,014	—	—	50,153,771	7,259,684
1971	3,196,743	42,555,999	—	—	56,335,442	8,658,792

¹ For the 31 original centres.

² Includes Sarnia as of January, 1926.

³ Includes Sudbury as of September, 1929.

⁴ Weyburn branches absorbed by Imperial Bank, May, 1931.

⁵ Includes St. Catharines as of May, 1941.

⁶ Includes St. John's, Newfoundland as of April, 1949.

⁷ Includes Cornwall as of May, 1950.

⁸ Includes the seventeen new centres added in January, 1953.

⁹ Nine months.

¹⁰ Eight months.

¹¹ Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

¹² Excludes some items reported in preceding years.

¹³ New Westminster included in Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1970 and 1971

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glance Bay	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	65,921	67,393	126,349	138,758	15,631	16,206
February	59,722	59,703	122,463	166,766	8,291	8,415
March	66,361	67,130	127,889	168,036	8,528	11,957
April	64,538	65,051	134,311	174,301	8,575	9,619
May	61,608	68,093	145,518	169,970	10,734	10,326
June	79,445	77,628	146,517	168,665	11,737	11,697
July	72,723	73,257	163,174	177,243	19,573	19,408
August	68,548	80,163	157,043	176,883	12,185	10,070
September	75,515	78,344	144,717	209,930	12,096	10,657
October	68,168	73,586	148,419	192,297	13,219	10,080
November	73,499	77,611	172,314	227,311	9,996	12,558
December	70,964	83,752	149,236	162,905	11,038	12,875
Totals	827,012	871,711	1,737,950	2,133,065	141,603	143,868
	Halifax		Moncton		Saint John	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	739,480	638,039	128,293	133,803	191,265	198,725
February	724,216	657,015	116,429	132,669	164,463	194,622
March	884,051	893,978	135,352	164,499	192,576	235,398
April	886,780	859,855	145,116	144,144	220,297	237,304
May	712,710	770,162	130,786	156,042	214,057	202,739
June	668,488	839,888	144,298	161,104	238,067	249,197
July	746,507	729,684	138,710	143,140	223,406	232,422
August	587,190	683,706	130,714	150,054	206,044	226,063
September	649,892	748,401	134,983	145,699	199,510	227,107
October	672,934	809,664	142,155	153,488	199,367	206,746
November	758,127	853,657	131,553	175,019	206,131	370,724
December	727,141	988,224	142,915	191,931	229,385	322,244
Totals	8,757,516	9,472,273	1,621,304	1,851,592	2,484,568	2,903,291
	St. John's		Sydney		Total for 8 centres	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	426,836	391,408	82,601	84,064	1,776,376	1,668,396
February	373,102	371,698	62,605	95,286	1,631,291	1,686,174
March	486,035	541,048	73,058	91,173	1,973,850	2,173,219
April	478,874	656,647	79,268	94,220	2,017,759	2,241,141
May	540,700	494,705	67,512	74,659	1,883,625	1,946,696
June	555,898	525,239	80,549	78,194	1,924,999	2,111,612
July	516,082	387,329	99,613	83,118	1,979,788	1,845,601
August	598,608	634,539	78,078	83,848	1,838,410	2,045,326
September	598,537	474,863	81,648	77,134	1,896,898	1,972,135
October	602,732	485,459	83,160	79,521	1,930,154	2,010,841
November	556,429	626,079	72,021	81,008	1,980,070	2,423,967
December	483,651	561,662	92,257	103,973	1,906,587	2,427,566
Totals	6,217,484	6,150,676	952,370	1,026,198	22,739,807	24,552,674

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1970 and 1971 - Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	60,241	65,694	53,392	91,940	47,809	77,107
February	65,951	62,804	48,579	62,196	43,962	73,556
March	74,019	92,955	48,869	92,320	49,139	94,611
April	75,079	88,961	55,566	88,030	53,457	108,726
May	83,048	86,176	52,806	84,604	47,532	72,174
June	80,678	90,276	57,012	108,097	64,798	71,238
July	84,445	85,336	51,036	103,374	66,837	79,562
August	72,154	74,183	66,741	107,124	67,995	86,076
September	79,306	80,462	107,761	107,641	87,136	102,236
October	86,365	81,556	102,361	106,296	92,597	132,476
November	79,189	91,252	95,307	118,228	87,919	121,035
December	92,704	92,903	97,902	125,915	82,294	129,380
Totals	933,179	992,558	837,332	1,195,765	791,475	1,148,177
	Montreal		Quebec City		St. Hyacinthe	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	13,087,146	15,632,635	1,376,882	1,578,185	74,246	93,076
February	13,504,187	15,738,034	1,250,608	1,726,212	77,539	95,717
March	15,094,874	17,239,255	1,492,066	1,969,432	61,666	110,524
April	16,089,372	17,247,830	1,592,361	1,762,343	53,362	112,835
May	14,353,421	15,816,489	1,464,545	1,722,951	49,452	120,982
June	15,044,046	17,236,394	1,414,751	1,820,765	53,752	127,236
July	16,219,848	16,492,477	2,220,512	2,066,350	90,471	102,844
August	16,073,553	16,993,721	1,852,475	1,861,980	87,231	100,325
September	15,619,715	17,923,182	1,790,000	1,731,445	114,259	101,631
October	17,297,338	19,233,563	1,661,354	1,762,540	109,818	105,664
November	16,865,158	21,488,876	1,629,089	2,361,878	116,763	122,819
December	18,646,957	23,103,486	1,862,819	2,400,780	92,648	126,564
Totals	187,895,615	214,145,942	19,607,462	22,764,861	981,207	1,320,217
	Shawinigan Falls		Sherbrooke		Trois-Rivières	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	26,928	25,387	130,182	151,253	109,041	127,386
February	25,382	22,472	122,923	141,501	103,396	131,777
March	34,066	30,496	137,211	160,908	106,703	137,154
April	34,984	28,068	144,727	175,443	124,399	120,429
May	28,006	23,901	122,706	189,789	119,192	124,112
June	30,271	28,021	159,174	196,067	136,502	117,433
July	27,729	26,313	157,217	177,841	127,780	100,281
August	26,430	35,806	141,187	173,466	124,556	97,758
September	28,225	27,868	153,717	193,948	124,327	109,976
October	28,323	25,994	161,010	190,043	144,470	102,298
November	32,210	34,146	163,912	213,563	150,116	111,804
December	33,329	36,466	191,258	230,655	159,574	119,287
Totals	355,883	344,938	1,785,224	2,194,477	1,530,056	1,399,695

TABLE 5. Cheques Cashied by Clearing Centres and Months, during 1970 and 1971 - Continued

Month	3. Province of Ontario - Continued					
	Kingston		Kitchener		London	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	107,468	116,807	326,656	344,928	801,252	808,070
February	103,777	116,777	300,043	321,315	709,604	883,842
March	114,884	132,054	314,318	376,845	786,404	1,013,341
April	120,917	132,045	351,040	373,682	853,792	972,898
May	130,061	151,799	344,257	367,937	828,085	930,297
June	136,941	145,206	338,744	404,389	872,782	1,017,070
July	126,360	140,888	393,053	434,736	883,425	999,573
August	122,700	141,591	340,067	387,660	808,424	930,052
September	137,942	147,325	338,253	363,218	960,634	1,022,402
October	132,078	142,888	391,785	390,044	844,526	936,212
November	134,697	156,556	381,680	416,372	977,321	1,053,239
December	128,320	159,668	417,810	445,620	946,416	1,104,350
Totals	1,496,145	1,683,604	4,237,706	4,626,746	10,272,665	11,671,346
	Niagara Falls			Oshawa		
	1970	1971		1970	1971	
	thousands of dollars					
January	83,520	75,980		488,234		348,014
February	73,989	71,538		582,287		553,337
March	80,527	88,695		498,360		952,856
April	85,688	87,034		503,777		660,855
May	88,898	88,965		516,652		795,156
June	97,079	95,746		616,597		916,884
July	105,031	98,628		538,993		677,049
August	88,650	93,735		430,767		537,224
September	99,073	102,625		474,694		771,936
October	102,977	97,856		535,357		833,232
November	101,768	108,560		212,389		692,448
December	100,074	102,487		348,625		912,609
Totals	1,107,274	1,111,849		5,746,732		8,651,600
	Ottawa			Peterborough		
	1970	1971		1970	1971	
	thousands of dollars					
January	1,183,363	1,421,560		92,573		100,187
February	1,032,513	1,171,940		87,620		82,522
March	1,180,947	1,457,953		98,185		100,250
April	1,352,246	1,468,762		99,472		107,254
May	1,190,682	1,457,103		101,273		110,721
June	1,393,777	1,576,134		110,782		124,943
July	1,422,681	1,626,180		124,531		115,972
August	1,170,777	1,510,763		90,392		110,184
September	1,305,941	1,548,336		106,073		124,055
October	1,318,586	1,614,081		118,180		110,901
November	1,340,460	1,700,034		117,665		122,724
December	1,494,153	1,756,331		119,885		129,819
Totals	15,386,126	18,309,177		1,266,631		1,339,532

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1970 and 1971 - Continued

	2. Province of Quebec — Concluded					
	Valleyfield		Total for 10 centres			
	1970	1971	1970	1971		
	thousands of dollars					
January	27,043	26,586	14,992,910	17,869,249		
February	24,700	27,139	15,267,227	18,081,408		
March	26,154	30,174	17,124,767	19,957,829		
April	28,649	28,712	18,251,956	19,761,377		
May	28,898	31,457	16,349,606	18,272,635		
June	29,419	33,551	17,070,403	19,829,078		
July	30,231	31,111	19,076,106	19,265,489		
August	26,066	30,356	18,538,388	19,560,795		
September	31,180	30,752	18,135,626	20,409,141		
October	32,355	37,947	19,715,991	21,778,377		
November	33,080	52,233	19,252,743	24,715,834		
December	33,677	47,851	21,293,162	26,413,287		
Totals	351,452	407,869	215,068,885	245,914,499		
	3. Province of Ontario					
	Brantford		Chatham			
	1970	1971	1970	1971		
	thousands of dollars					
January	147,556	122,714	121,996	128,117		
February	135,664	123,138	121,090	131,921		
March	138,370	147,705	127,658	166,127		
April	140,188	149,992	135,756	157,648		
May	148,706	134,483	112,167	137,067		
June	168,404	152,960	111,325	149,869		
July	151,833	151,336	120,433	152,463		
August	128,499	133,224	118,495	189,832		
September	146,504	137,905	124,232	254,040		
October	163,937	164,207	138,919	340,072		
November	167,151	157,960	168,708	347,260		
December	148,575	158,803	159,546	275,266		
Totals	1,785,387	1,734,427	1,560,325	2,429,682		
	Cornwall		Guelph		Hamilton	
	1970	1971	1970	1971	1970	1971
	thousands of dollars					
January	74,340	78,872	97,000	99,281	1,165,705	1,210,184
February	62,930	70,950	82,211	95,732	1,184,378	1,161,155
March	79,506	84,208	94,475	117,030	1,409,716	1,367,629
April	83,241	104,405	98,019	99,042	1,270,380	1,379,352
May	74,953	80,881	98,772	102,263	1,412,607	1,293,647
June	83,788	95,616	105,704	126,377	1,342,230	1,395,126
July	91,713	94,360	97,221	114,354	1,265,222	1,448,746
August	79,640	90,185	91,517	107,512	1,099,369	1,414,864
September	80,930	86,226	106,997	116,528	1,218,461	1,577,986
October	92,673	82,263	102,232	112,935	1,226,419	1,378,814
November	92,545	114,927	105,995	124,435	1,406,469	1,606,723
December	103,005	110,959	119,334	128,895	1,483,325	1,694,371
Totals	999,264	1,093,852	1,199,477	1,344,384	15,484,281	16,928,597

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1970 and 1971 - Continued

Month	3. Province of Ontario - Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1970	1971	1970	1971	1970	1971
thousands of dollars						
January	186,804	174,797	123,434	109,107	79,173	247,915
February	155,532	174,367	118,012	112,836	128,847	606,633
March	182,139	214,609	126,144	131,713	110,698	786,704
April	205,813	203,282	146,312	130,485	268,642	120,625
May	188,953	207,192	118,999	126,325	238,401	134,786
June	205,216	226,514	137,556	131,522	262,981	160,770
July	199,067	213,741	145,240	144,816	274,076	128,473
August	181,650	193,300	112,138	142,112	205,047	121,949
September	197,449	203,811	129,017	130,760	319,218	161,257
October	176,664	227,055	123,117	150,941	181,971	197,991
November	189,380	246,913	133,058	194,009	170,165	328,723
December	193,861	238,464	125,771	146,532	200,840	143,682
Totals	2,262,528	2,524,045	1,538,798	1,651,158	2,440,059	3,139,508
Sudbury		Thunder Bay		Timmins		
	1970	1971	1970	1971	1970	1971
thousands of dollars						
January	149,566	159,356	139,259	168,660	33,328	37,942
February	134,685	155,839	128,863	157,250	32,999	36,731
March	142,920	174,624	134,697	172,443	35,222	42,205
April	153,253	171,796	131,437	174,362	37,347	36,749
May	154,984	186,798	143,573	180,101	36,189	43,485
June	167,866	201,369	170,698	189,466	38,654	44,168
July	178,075	202,288	169,959	235,998	29,721	39,890
August	148,595	176,521	151,315	208,096	38,408	37,494
September	167,452	200,674	164,294	204,036	39,712	43,071
October	181,923	182,553	190,336	212,387	40,386	41,734
November	165,214	211,048	180,093	237,390	43,741	48,926
December	192,896	216,344	184,031	219,417	42,161	47,392
Totals	1,937,429	2,239,210	1,888,555	2,359,606	447,868	499,787
Toronto		Windsor		Total for 20 centres		
	1970	1971	1970	1971	1970	1971
thousands of dollars						
January	25,526,913	28,489,546	555,332	528,444	31,483,472	34,770,481
February	24,031,600	27,842,240	464,681	464,375	29,671,325	34,334,438
March	26,223,237	31,921,261	542,255	623,231	32,420,662	40,071,483
April	27,814,015	31,347,960	554,182	762,566	34,405,517	38,640,794
May	26,449,112	27,846,450	523,768	663,492	32,901,092	35,038,948
June	30,198,081	33,622,006	565,396	645,989	37,124,601	41,422,124
July	29,270,245	30,979,804	631,730	665,096	36,218,609	38,664,391
August	25,510,413	30,536,149	614,579	565,911	31,531,442	37,628,358
September	28,363,917	31,677,823	646,468	584,512	35,127,261	39,458,526
October	30,391,660	36,551,141	734,989	732,338	37,188,715	44,499,645
November	30,215,525	34,389,239	704,314	799,832	37,008,338	43,057,318
December	32,572,441	41,833,024	617,585	774,185	39,698,654	50,598,218
Totals	336,567,159	387,036,643	7,155,279	7,809,971	414,779,688	478,184,724

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1970 and 1971 - Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1970	1971	1970	1971	1970	1971
thousands of dollars						
January	42,303	45,511	2,257,379	2,177,864	1,589,727	1,448,982
February	35,948	40,742	1,997,849	2,055,663	1,396,763	1,454,244
March	41,217	43,615	2,274,649	2,323,834	1,582,725	1,717,012
April	43,111	47,818	2,590,223	2,541,166	2,045,474	2,089,863
May	50,892	48,974	2,026,156	2,240,287	1,705,195	1,753,185
June	46,090	54,181	2,171,185	2,501,487	1,900,302	2,214,873
July	47,674	49,764	2,936,638	2,416,611	1,915,973	1,792,775
August	39,110	51,056	2,810,697	2,577,449	1,616,114	1,782,151
September	49,089	54,383	2,854,711	2,379,254	1,905,470	1,920,922
October	46,970	51,380	2,260,935	2,585,367	1,810,824	1,715,584
November	54,152	63,096	2,225,950	2,815,341	1,799,448	1,910,202
December	50,390	59,738	2,489,696	3,140,015	1,838,950	2,045,214
Totals	546,946	610,258	28,896,068	29,754,338	21,106,965	21,845,007
Lethbridge		Medicine Hat		Moose Jaw		
	1970	1971	1970	1971	1970	1971
thousands of dollars						
January	104,794	87,363	39,408	32,121	36,471	38,251
February	87,201	89,158	31,038	32,319	31,841	29,191
March	97,087	103,360	43,036	47,917	29,782	33,804
April	102,314	102,434	37,895	41,280	34,705	35,657
May	93,159	106,722	37,772	41,966	34,631	35,849
June	106,205	115,450	40,486	43,662	34,036	38,656
July	101,471	116,895	37,385	43,052	33,970	38,048
August	97,348	116,604	34,786	47,071	30,195	35,090
September	101,638	120,545	39,780	46,765	34,241	35,835
October	103,457	116,841	40,069	47,047	36,075	40,089
November	122,884	146,797	49,836	61,970	43,436	49,192
December	115,549	130,932	41,204	52,586	39,923	45,504
Totals	1,233,107	1,353,101	472,695	537,756	419,306	455,166
Prince Albert		Regina		Saskatoon		
	1970	1971	1970	1971	1970	1971
thousands of dollars						
January	38,204	38,021	928,216	849,338	252,294	223,771
February	36,154	38,314	684,746	582,486	236,620	229,396
March	39,408	43,205	852,520	1,154,480	248,052	257,595
April	41,904	33,904	1,169,820	1,171,908	267,816	247,970
May	45,680	45,569	915,443	1,061,203	257,404	229,343
June	43,171	50,857	1,032,203	1,159,125	272,906	279,819
July	36,951	42,985	1,062,252	978,695	255,946	278,148
August	37,861	45,178	885,727	1,049,857	265,250	290,499
September	40,190	48,013	1,037,024	1,061,233	248,121	284,035
October	42,297	46,828	1,178,085	1,074,899	261,598	269,970
November	45,130	56,169	1,011,520	1,201,129	270,948	312,709
December	42,807	52,690	1,551,697	1,119,455	247,582	293,488
Totals	489,757	541,733	12,309,253	12,463,808	3,084,537	3,196,743

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1970 and 1971 - Concluded

	4. Prairie Provinces - Concluded			
	Winnipeg		Total for 10 centres	
	1970	1971	1970	1971
	thousands of dollars			
January	2,939,356	2,907,376	8,228,152	7,848,598
February	2,925,133	2,766,820	7,463,293	7,318,333
March	3,103,958	3,544,655	8,312,434	9,269,477
April	3,452,645	3,522,830	9,785,907	9,834,830
May	3,028,891	3,301,135	8,195,223	8,864,233
June	3,581,020	3,759,584	9,227,604	10,217,694
July	3,492,240	3,709,861	9,920,500	9,466,834
August	2,919,419	3,472,118	8,736,507	9,467,073
September	3,317,742	3,540,999	9,628,006	9,491,984
October	3,418,095	3,715,075	9,198,405	9,663,080
November	3,461,480	4,185,928	9,084,784	10,802,533
December	3,710,035	4,129,618	10,127,833	11,069,240
Totals	39,350,014	42,555,999	107,908,648	113,313,909
	5. British Columbia			
	Vancouver ¹		Victoria	
	1970	1971	1970	1971
	thousands of dollars			
January	4,029,719	3,946,720	480,289	576,904
February	3,664,315	3,773,316	477,002	581,983
March	3,951,356	4,743,031	609,793	867,105
April	4,384,631	4,705,948	485,699	603,986
May	4,055,129	4,499,020	566,315	605,259
June	4,233,628	4,911,885	528,035	623,702
July	4,165,103	4,845,546	655,711	819,823
August	3,810,150	4,906,192	635,376	657,719
September	4,278,334	4,697,948	749,651	846,854
October	4,258,203	4,435,318	615,402	814,014
November	4,636,254	5,424,287	698,725	829,291
December	4,686,949	5,446,231	757,686	832,152
Totals	50,153,771	56,335,442	7,259,684	8,658,792
	Total for 2 centres		Canada - 50 centres	
	1970	1971	1970	1971
	thousands of dollars			
	1970	1971	1970	1971
January	4,510,008	4,523,624	60,990,918	66,680,348
February	4,141,317	4,355,299	58,174,453	65,775,652
March	4,561,149	5,610,136	64,392,862	77,082,144
April	4,870,330	5,309,934	69,331,469	75,788,076
May	4,621,444	5,104,279	63,950,990	69,226,791
June	4,761,663	5,535,587	70,109,270	79,116,095
July	4,820,814	5,665,369	72,015,817	74,907,684
August	4,445,526	5,563,911	65,090,273	74,265,463
September	5,027,985	5,544,802	69,815,776	76,876,588
October	4,873,605	5,249,332	72,906,870	83,201,275
November	5,334,979	6,253,578	72,660,914	87,253,230
December	5,444,635	6,278,383	78,470,871	96,786,694
Totals	57,413,455	64,994,234	817,910,483	926,960,040

¹ New Westminster data included in Vancouver.

TABLE 6. Cheques Cash¹ against Current and Savings Accounts

	Current accounts			Savings accounts		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of dollars		
1944	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1951	105,884,749	..	..	6,299,885	4,590,716	1.37
1952	118,696,247	..	..	6,500,647	4,798,432	1.35
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1971	887,842,290	7,715,954	115.07	39,117,750	22,798,922	1.72
1970						
January	58,450,665	6,720,362	104.42	2,540,253	18,474,779	1.65
February	55,804,813	6,121,162	109.40	2,369,640	18,631,802	1.53
March	61,767,507	6,401,844	115.78	2,625,355	18,879,768	1.67
April	66,593,802	6,631,904	120.50	2,737,667	19,235,112	1.71
May	60,881,729	6,442,625	113.40	3,069,261	19,557,382	1.88
June	67,160,258	6,755,902	119.29	2,949,012	19,894,993	1.78
July	69,033,312	6,901,539	120.03	2,982,505	20,226,992	1.77
August	62,423,118	6,876,236	108.94	2,667,155	20,401,694	1.57
September	66,982,180	6,985,526	115.06	2,833,596	20,540,136	1.66
October	70,313,935	6,794,296	124.19	2,592,935	21,046,587	1.48
November	69,317,023	6,992,469	119.00	3,343,891	21,258,824	1.89
December	75,526,516	7,290,092	124.32	2,944,355	21,048,789	1.68
1971						
January	64,325,831	6,941,132	111.21	2,354,517	21,173,564	1.33
February	63,366,288	6,581,081	115.54	2,409,364	21,503,646	1.34
March	74,403,245	6,955,819	128.36	2,678,899	21,865,694	1.47
April	73,200,405	7,329,930	119.84	2,587,671	22,164,324	1.40
May	66,489,904	7,550,623	105.67	2,736,887	22,365,252	1.47
June	76,160,316	7,997,489	114.28	2,955,779	22,594,813	1.57
July	72,145,069	7,907,776	109.48	2,762,615	22,997,836	1.44
August	71,718,001	8,111,772	106.09	2,547,462	23,372,469	1.31
September	73,128,412	8,109,487	108.21	3,748,176	23,680,853	1.90
October	79,439,770	8,148,767	116.98	3,761,505	24,211,808	1.86
November	81,326,239	8,243,720	118.38	5,926,991	23,977,135	2.97
December	92,138,810	8,713,854	126.89	4,647,884	23,679,677	2.36

¹ (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

(F) For 50 centres from 1970.

² As of June, 1957 includes personal chequing accounts.

Note: Turnover is the ratio of Cheques Cash¹ to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.

Cheques cashed in clearing centres

1972 and 1973

Chèques encaissés dans les centres de compensation

1972 et 1973



Canada

CHEQUES CASHED IN CLEARING CENTRES

CHÈQUES ENCAISSÉS DANS LES CENTRES DE COMPENSATION

1972—1973

No publication was issued for 1972 because of technical difficulties.

Rien n'a été publié pour 1972 en raison de difficultés techniques.

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce

March - 1975 - Mars
5-4404-510

Price—Prix: \$1.05

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Information Canada
Ottawa

FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented for selected years from 1924 to 1973. In 1953 the number of clearing centres covered was raised to 52 from 35 which had the effect of raising the coverage back to the pre-war level. Effective in January, 1961 cheques cashed in the Vancouver clearing centre include those previously reported from New Westminster as a separate clearing centre. Effective January, 1970, Fort William and Port Arthur have merged into the City of Thunder Bay. The number of clearing centres now stands at 50.

The annual fluctuations in cheques cashed from 1924 to the present has followed rather consistently the cyclical movements as determined by a study of the outstanding economic factors. The steady increase year-by-year since 1941 traces the extraordinary development of the past three decades.

This report was prepared by the Business Finance Division.

For clarification or further information of this publication, please contact R.R. Rotor, 613-994-5873 or R.G.S. McLeod, 613-994-9715, Financial Institutions Section, Business Finance Division, Statistics Canada, Ottawa.

SYLVIA OSTRY,
Chief Statistician of Canada.

AVANT-PROPOS

Ce bulletin fait suite à une série publiée depuis 1924 première année où l'on a pu disposer des données sur le montant des chèques encaissés (ou payés de toute autre façon) par les banques à charte dans les principaux centres canadiens. Les données fondamentales sont réunies et fournies à Statistique Canada par l'Association des banquiers canadiens. Les données sur les chèques payés par des succursales des banques à charte sont présentées pour certaines années entre 1924 et 1973. En 1953, l'enquête couvrait 52 centres de compensation (au lieu de 35) ce qui rétablit la couverture à ce qu'elle était avant la guerre. À partir de janvier 1961, les données sur les chèques encaissés par le centre de compensation de Vancouver comprennent également celles de New Westminster, auparavant présentées séparément. À partir de 1970, Fort William et Port Arthur se sont regroupés pour former le centre de Thunder Bay. Le nombre des centres de compensation est donc maintenant de 50.

Depuis 1924 jusqu'à aujourd'hui, les fluctuations dans les chèques encaissés ont à peu près constamment suivi les mêmes mouvements cycliques que les principaux facteurs économiques. L'accroissement constant, année par année, depuis 1941, souligne l'extraordinaire développement des trente dernières années.

Ce bulletin a été rédigé par la Division des finances des entreprises.

Pour éclaircissements ou renseignements supplémentaires, veuillez communiquer avec R.R. Rotor, 613-994-5873 ou R.G.S. McLeod, 613-994-9715 de la Section des institutions financières, Division des finances des entreprises, Statistique Canada, Ottawa.

Le statisticien en chef du Canada,
SYLVIA OSTRY.

TABLE OF CONTENTS

	Page
Introduction	7
Definition and Coverage	8
Chart	
1, 2, 3. Canada and Principal Cities 1945-1973 . . .	14
4, 5, 6. Canada, Economic Areas and Large Centres, 1945-1973	17
Table	
1. Cheques Cashed against Individual Accounts at 35 Clearing Centres in Canada for Representative Years	12
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing Centres; Cheques Cashed expressed in Terms of 1938 = 100	20
3. Relative Importance of Individual Clearing Centres	22
4. Cheques Cashed against Individual Ac- counts, by Regions and Centres	23
5. Cheques Cashed by Clearing Centres and Month, 1972 and 1973	34
6. Cheques Cashed against Current and Savings Accounts	42

TABLE DES MATIÈRES

	Page
Introduction	7
Définition et couverture	8
Graphique	
1, 2, 3. Canada et principales villes, 1945-1973	14
4, 5, 6. Canada, région économiques et grands centres, 1945-1973	17
Tableau	
1. Chèques tirés sur des comptes personnels dans 35 centres de compensation au Canada pour années représentatives	12
2. Chèques tirés sur des comptes personnels (analyse en pourcentage) dans 32 centres de compensation (l'année 1938 servant de base 100)	20
3. Importance relative des centres de compensa- tion individuels	22
4. Chèques tirés sur des comptes personnels, par région et par centre	23
5. Chèques encaissés, par centre de compensa- tion et par mois, 1972 et 1973	34
6. Chèques tirés sur des comptes courants et des comptes d'épargne	42

Over 54.3% of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in Toronto accounted for over 83.5% of the provincial total. Cheques cashed in Quebec were over 24.5% and the Prairie Provinces over 11.5% of the Canada total. Value of cheques cashed in Winnipeg was over 37.0% of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was over 7.4% of the national total. Vancouver remains the predominant centre in this region.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised beginning in 1957 to exclude government deposits. As of June 1957, cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits was revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cashed in the Vancouver clearing house include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 129.78 for 1973 as compared with 113.10 for 1972 and 114.75 for 1971. The annual turnover of savings deposits was 1.50 in comparison with 1.46 for 1972 and 1.50 for 1971.

Definition and Coverage

Generally speaking, the figures shown in this publication and in the monthly reports on "cheques cashed" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series as it is felt that their inclusion would be misleading.

Plus de 54.3 % des chèques encaissés au Canada l'étaient en Ontario. Les chèques encaissés à Toronto représentaient plus de 83.5 % du total provincial. Québec représentait approximativement 24.5 % et les provinces des Prairies plus de 11.5 % du total national. Plus de 37.0 % des chèques encaissés dans les provinces des Prairies l'étaient à Winnipeg. Quant à la Colombie-Britannique, elle représentait plus de 7.4 % du total national, Vancouver étant toujours le principal centre de cette région.

Volume des transactions

On a rectifié les données touchant au volume des transactions sur comptes courants à partir de 1967 afin d'en éliminer les comptes des administrations. En juin 1957, les chèques encaissés comprenaient les chèques tirés sur des comptes chèques personnels. Les chiffres des chèques encaissés de 1943 à 1949 sont donnés pour 34 centres et de 1950 à 1957 pour 35 centres. Pour les années 1958 à 1960, le volume des transactions sur comptes courants a été rectifié afin d'avoir des chiffres pour les 52 centres. À partir de janvier 1961 les chèques encaissés à Vancouver comprenaient ceux de New Westminster (auparavant déclarés séparément) ce qui réduisait le nombre des centres de compensation à 51. En janvier 1970, Fort William et Port Arthur formaient le centre de Thunder Bay portant le total à 50 centres.

Le taux moyen du volume des transactions sur comptes courants était en 1973 de 129.78 comparative-ment à 113.10 en 1972 et 114.75 en 1971. Le volume annuel des transactions sur comptes d'épargne était en 1973 de 1.50 contre 1.46 en 1972 et 1.50 en 1971.

Définition et couverture

D'une manière générale, les chiffres présentés ici dans le bulletin mensuel "chèques encaissés" s'en tiennent aux sommes portées au débit des comptes clients par les banques, qu'il s'agisse de comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Les chèques tirés par les banques sur leurs propres comptes ou sur la Banque du Canada ne sont pas compris ici, pas plus que le règlement des soldes compensés. Le règlement des soldes dans les principaux centres se fait directement en portant les sommes en question au débit ou au crédit des comptes de ces banques auprès de la Banque du Canada.

Les transactions bancaires avec l'étranger sont réglées grâce à des bordereaux de chambres de compensation. Ces types de règlements ne sont pas compris dans la série "chèques encaissés"; on a pensé que leur inclusion serait source d'interprétations erronées.

Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by Statistics Canada of the "bank clearings" series was discontinued in 1943. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961, then increasing to 10 at the present time.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89% of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments, were recorded, accounted for 85% of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89% to 85%. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2% of the total population of all urban communities over 1,000, as compared with 38.9% in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces, the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

Les compensations bancaires

Les compensations bancaires ne portent que sur les transactions entre deux banques séparées et ne considèrent pas les virements de chèques à l'intérieur d'une même banque. Toutefois, les "chèques tirés sur des comptes personnels" comprennent tous les paiements portés au débit des comptes clients indépendamment de l'endroit où ils sont encaissés. Les chiffres publiés par Statistique Canada sur les "compensations bancaires" ont cessé de l'être à partir de 1943. Au cours des 25 dernières années, la proportion des virements entre banques par rapport au total des transactions bancaires a baissé avec la diminution du nombre de banques à charte séparées qui était de 18 en 1923, de 10 en 1931, de 9 en 1956 et de 8 en 1961.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des centres de chambres de compensation; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 centres de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 centres de l'époque, représentaient 85 % du total canadien. La proportion que représentaient les centres déclarants avait donc diminué depuis 1935, passant de 89 % à 85 %. Il est probable que des mouvements de population ont été entre autres à l'origine de ces modifications. Les données du recensement de 1951 indiquent que la population résidant dans des cités, villes et villages de 1,000 à 30,000 habitants représentait alors 41.2 % de la population des communautés urbaines au Canada comparativement à 38.9 % en 1941.

Afin d'améliorer la qualité des chiffres actuels, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres centres. Il s'agissait de Charlottetown, Glace Bay, Fredericton et Sydney dans les provinces de l'Atlantique; de Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield et Drummondville au Québec; de Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins et Port Arthur en Ontario.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January 1935.

Le tableau suivant permet de voir la proportion par région économique que représentent les chèques encaissés par les centres déclarants par rapport au total national pour le mois de janvier 1953 (les totaux sont présentés pour les anciens 35 centres et pour la nouvelle série de 52 centres) comparativement à janvier 1935.

	January - 1935 - Janvier			January - 1953 - Janvier				
	Total Canada	32 centres	Coverage — Couver- ture	Total Canada	35 centres	Coverage — Couver- ture	52 centres	Coverage — Couver- ture
	\$'000		%	\$'000		%	\$'000	%
Atlantic Provinces — Provinces de l'Atlantique	88,866	43,509	49	529,207	286,801	54	352,326	67
Québec	835,326	781,272	94	3,669,142	3,218,901	88	3,324,414	91
Ontario	1,463,621	1,289,471	88	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces — Provinces des Prairies	472,034	435,391	92	2,200,893	1,920,500	87	1,920,500	87
British Columbia — Colombie-Bri- tannique	154,517	132,408	86	1,165,383	962,418	83	962,418	83
Yukon and Northwest Territories — Yukon et Territoires du Nord- Ouest	—	—	—	5,288	—	—	—	—
Total	3,014,363	2,682,050	89	13,833,828	11,723,340	85	12,122,785	88

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1972 and 1973 for all 50 centres now included are shown in Table 5.

Le tableau ci-dessus montre que, dans toutes les régions sauf les provinces de l'Atlantique, la couverture diminué entre 1935 et 1953. La prise en compte du centre de St. John's, Terre-Neuve, en 1949 a joué dans l'extension de la couverture dans les provinces de l'Atlantique. Notons que ces 17 nouveaux centres ramènent presque la couverture à ce qu'elle était en 1935. Dans quatre des cinq principales régions, les chiffres sur les débits bancaires publiés avant 1953 étaient un indicateur assez juste de la tendance des transactions du secteur privé. L'addition de ces nouveaux centres a nettement amélioré la qualité de la couverture dans les provinces de l'Atlantique. Le tableau présente les données mensuelles de 1972 et 1973 pour l'ensemble des 50 centres actuels.

The following is a statement of debits to current and savings accounts, by province, as reported by all banks for the month of January 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

On trouve ci-après un état des débits aux comptes courants et aux comptes d'épargne déclarés par toutes les banques pour le mois de janvier 1953 (répartition par province). Les chiffres comprennent le total des débits des succursales des chambres de compensation déclarés séparément chaque mois ainsi que tous les chèques tirés sur des comptes personnels à l'extérieur des centres de compensation déclarants.

Total Cheques Cashed by Provinces, January 1953
Total des chèques encaissés, par province, janvier 1953

Province	Current account — Compte courant	Savings account — Compte d'épargne	Total
	dollars		
Newfoundland — Terre-Neuve	78,625,103	3,326,241	81,951,344
Prince Edward Island — Île-du-Prince-Édouard	23,346,704	1,789,200	25,135,904
Nova Scotia — Nouvelle-Écosse	229,393,287	11,869,240	241,262,527
New Brunswick — Nouveau-Brunswick	170,480,215	10,376,656	180,856,871
Québec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia — Colombie-Britannique	1,081,413,199	83,969,762	1,165,382,961
Yukon and Northwest Territories — Yukon et Territoires du Nord-Ouest	5,224,659	63,429	5,288,088
Total Canada	13,078,431,755	755,396,330	13,833,828,085

**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing Centres in Canada
for Representative Years**

No.		1924	1929	1933	1939
		thousands of dollars — milliers de dollars			
	Atlantic Provinces — Provinces de l'Atlantique:				
1	Halifax	249,103	425,488	254,224	381,824
2	Moncton	73,360	99,598	72,568	108,892
3	Saint John	262,398	272,872	154,222	189,232
4	St. John's	—	—	—	—
5	Total — 4 centres	584,861	797,958	481,014	679,948
	Québec:				
6	Montréal	7,502,004	15,558,096	7,943,786	8,759,472
7	Québec	533,784	788,144	558,047	977,211
8	Sherbrooke	97,201	137,427	65,237	83,716
9	Total — 3 centres	8,132,989	16,483,667	8,567,070	9,820,399
	Ontario:				
10	Brantford	85,523	166,590	80,403	107,113
11	Chatham	83,844	112,271	64,148	102,260
12	Cornwall	—	—	—	—
13	Fort William	94,544	102,157	47,791	67,033
14	Hamilton	551,819	909,896	460,728	644,434
15	Kingston	63,623	83,877	51,473	72,713
16	Kitchener	95,723	159,266	93,146	145,302
17	London	265,782	424,804	299,130	385,768
18	Ottawa	1,957,362	2,001,695	1,339,009	1,266,268
19	Peterborough	69,005	93,245	49,089	70,496
20	St. Catharines	—	—	—	—
21	Sarnia	—	146,820	86,379	76,490
22	Sudbury	—	34,617	41,886	85,813
23	Toronto	7,659,055	13,714,209	10,221,688	10,173,867
24	Windsor	283,118	594,321	192,568	420,933
25	Total — 15 centres	11,209,398	18,543,768	13,027,438	13,618,490
	Prairie Provinces — Provinces des Prairies:				
26	Brandon	48,518	62,315	27,283	33,810
27	Calgary	638,162	1,253,616	557,892	661,676
28	Edmonton	343,501	603,872	366,411	470,280
29	Lethbridge	58,855	97,221	36,911	56,702
30	Medicine Hat	54,545	54,259	21,506	27,705
31	Moose Jaw	97,033	128,435	48,698	83,321
32	Prince Albert	24,529	39,151	17,845	27,796
33	Regina	299,873	630,265	439,592	555,511
34	Saskatoon	117,115	224,157	100,029	121,854
35	Winnipeg	4,229,602	4,788,951	4,798,187	3,439,561
36	Total — 10 centres	5,944,776 ²	7,922,806 ²	6,414,354	5,478,230
	British Columbia — Colombie-Britannique:				
37	New Westminster	59,364	105,356	47,214	78,641
38	Vancouver	1,409,852	2,365,679	1,207,250	1,587,411
39	Victoria	255,948	451,747	237,126	354,221
40	Total — 3 centres	1,725,164	2,922,782	1,491,590	2,020,281
41	Total — 35 centres	27,597,188	46,670,981	29,981,466	31,617,351

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data included in Vancouver since January 1961.

TABLEAU 1. Chèques tirés sur des comptes personnels dans 35 centres de compensation au Canada pour années représentatives

1946	1955	1965	1971	1972	1973	No
thousands of dollars — milliers de dollars						
870,735	1,627,402	4,649,283	9,472,273	10,369,454	11,106,721	1
276,711	558,647	1,035,278	1,851,592	2,219,530	2,733,537	2
456,571	720,697	1,835,482	2,903,291	3,190,423	3,899,035	3
—	717,140	2,147,199	6,150,676	6,701,299	7,582,680	4
1,604,018	3,623,886	9,667,242	20,377,832	22,480,706	25,381,973	5
18,828,185	43,262,349	132,793,252	205,857,334 ^r	238,054,245	286,087,255	6
1,722,533	4,220,648	10,599,128	24,396,066 ^r	30,724,156	39,967,844	7
198,642	448,771	1,193,746	2,028,565 ^r	2,007,396	2,664,189	8
20,749,360	47,931,768	144,486,126	232,281,965 ^r	270,785,797	328,719,288	9
269,742	529,526	1,037,147	1,734,427	1,966,049	2,572,036	10
185,640	425,388	932,891	2,429,682	3,235,953	3,190,927	11
—	292,899	684,950	1,093,852	1,177,124	1,236,573	12
185,151	354,325	678,252	1,245,191	1,270,285	1,480,987	13
1,460,388	3,556,484	9,968,268	16,928,597	17,335,918	21,948,165	14
205,647	419,088	940,493	1,683,604	1,818,886	2,169,193	15
363,578	817,143	2,322,531	4,626,746	5,192,030	6,447,658	16
871,611	2,055,086	7,062,318	11,671,346	13,765,435	16,887,429	17
5,170,462	3,267,769 ¹	8,687,423 ¹	18,309,177 ¹	20,365,185 ¹	23,108,386 ¹	18
197,282	380,473	927,069	1,339,532	1,447,390	1,692,647	19
253,814	683,520	1,796,657	2,524,045	2,719,899	3,154,779	20
244,696	476,919	888,766	1,651,158	1,723,631	2,015,778	21
153,373	497,173	973,684	2,239,210	2,337,870	2,475,438	22
19,907,027	55,628,554	178,642,251	387,036,643	460,485,009	621,392,070	23
993,545	2,589,100	4,234,667	7,809,971	8,743,592	11,045,423	24
30,401,956	71,973,447	219,777,367	462,323,181	543,584,256	720,817,489	25
104,140	191,776	322,078	610,258	729,440	794,562	26
1,602,018	5,415,909	15,495,880	29,754,338	33,402,603	42,347,970	27
1,213,184	4,051,761	11,937,495	21,845,007	24,487,009	33,030,660	28
146,971	354,899	695,785	1,353,101	1,532,404	1,909,007	29
74,791	146,543	323,256	537,756	585,385	699,634	30
185,849	295,193	475,891	455,166	506,195	626,053	31
104,870	155,490	296,308	541,733	648,165	704,566	32
977,251	2,395,123	6,323,104	12,463,808	12,647,496	14,759,218	33
349,201	708,209	1,834,178	3,196,743	3,260,521	4,221,201	34
6,366,405	11,294,021	30,599,418	42,555,999	47,070,671	58,366,915	35
11,124,680	25,008,924	68,303,393	113,313,909	124,969,889	157,459,785	36
226,076	673,632	3	3	3	3	37
4,354,230	10,398,019	29,323,153	56,335,442	68,766,823	89,332,460	38
787,288	1,741,203	4,323,590	8,658,792	9,960,065	12,663,573	39
5,367,594	12,812,854	33,646,743	64,994,234	78,726,888	101,996,033	40
69,247,608	161,350,879	475,980,871	893,291,121	1,040,547,536	1,334,374,569	41

¹ À l'exclusion de certains détails déclarés les années précédentes.

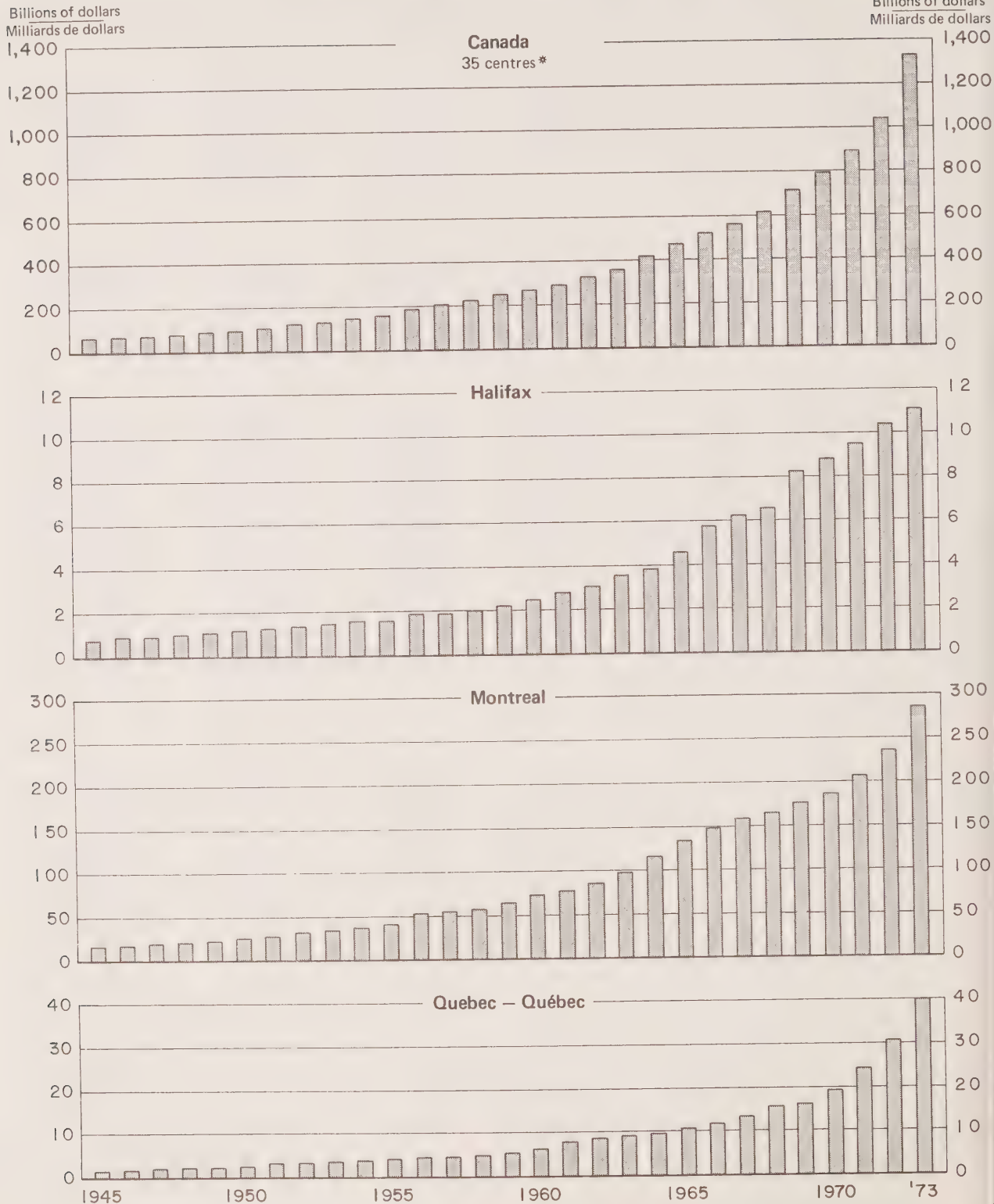
² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

Chart - 1

Graphique - 1

Cheques Cashed - Chèques encaissés

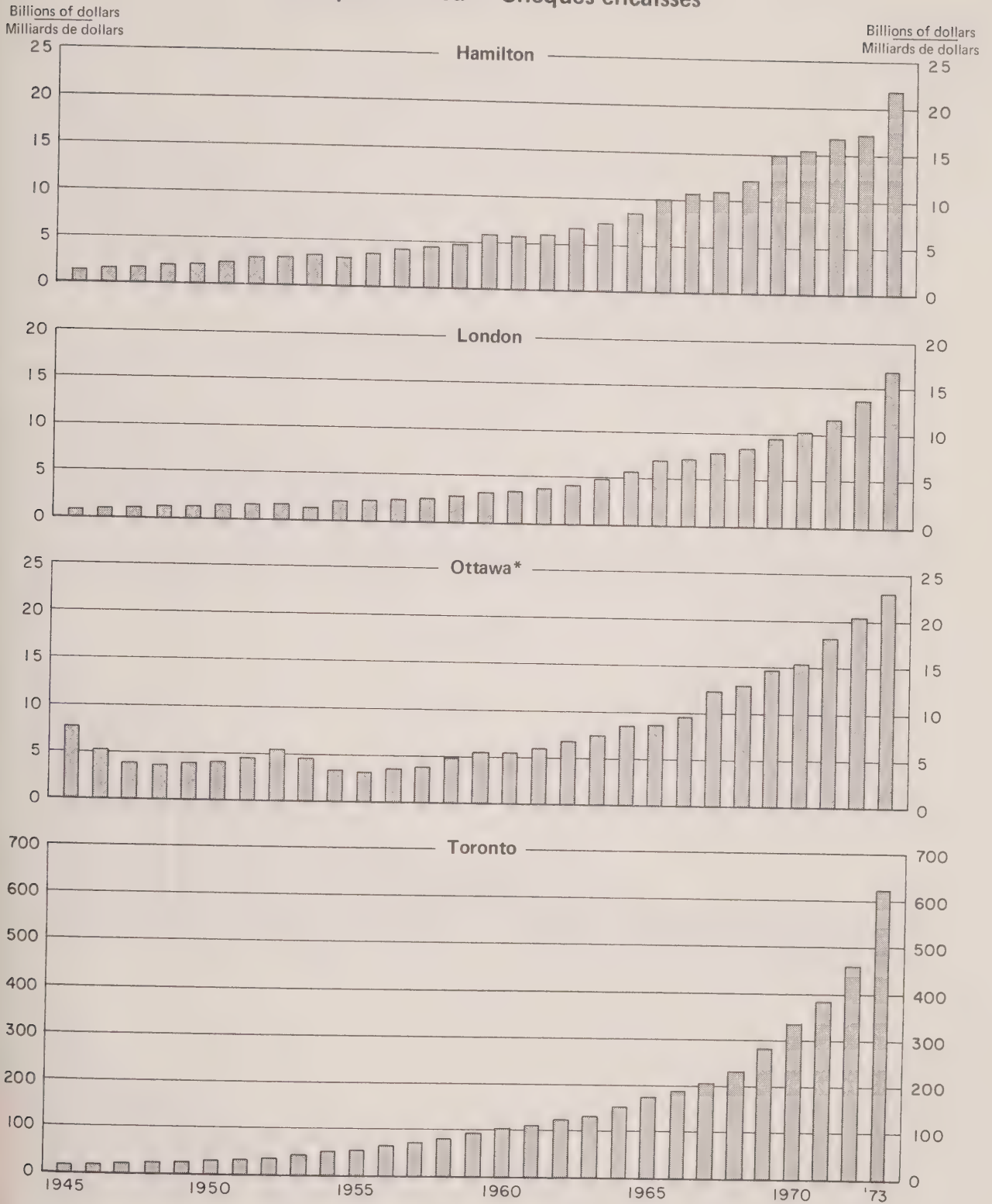


*Includes St. John's, Nfld. as of 1949, and Cornwall, Ontario as of 1950. — Y compris Saint-Jean (T.-N.) à partir de 1949 et Cornwall, Ontario à partir de 1950.

Chart - 2

Graphique - 2

Cheques Cashed - Chèques encaissés



*From 1953 excludes some debits reported in preceding year. — Depuis 1953 à l'exclusion de certains débits déclarés les années précédentes.

Chart - 3

Graphique - 3

Cheques Cashed - Chèques encaissés

Billions of dollars
Milliards de dollars

Billions of dollars
Milliards de dollars

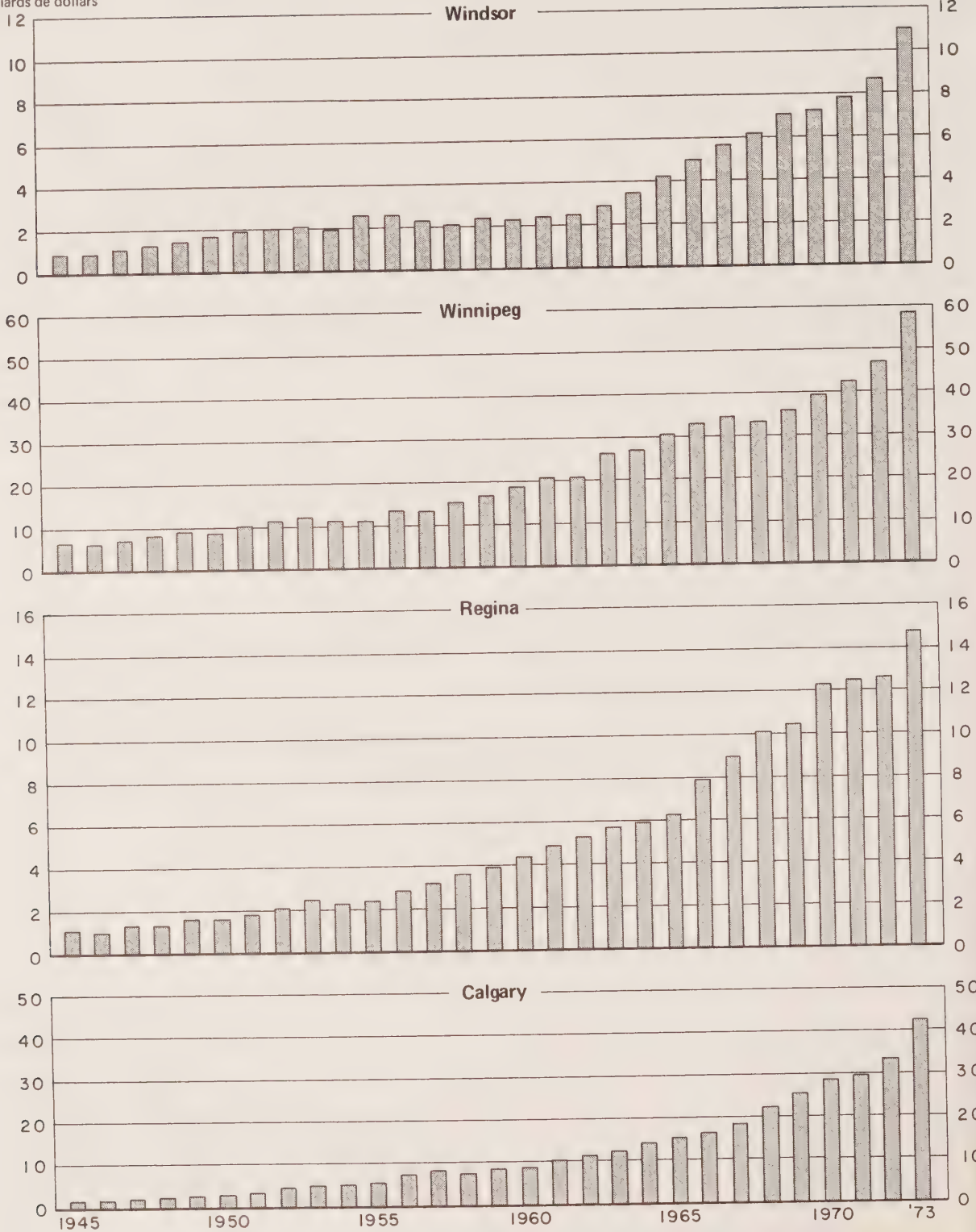


Chart - 4

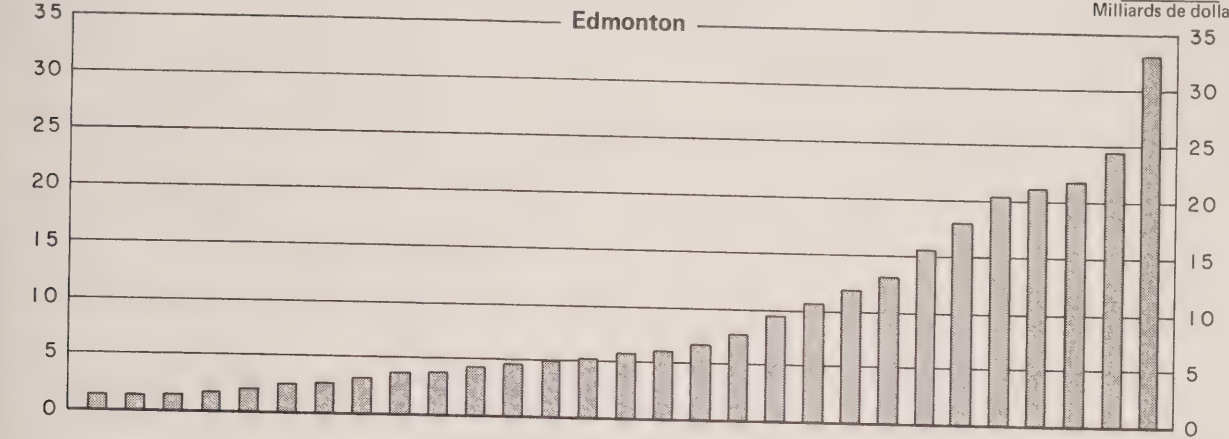
Graphique - 4

Cheques Cashed — Chèques encaissés

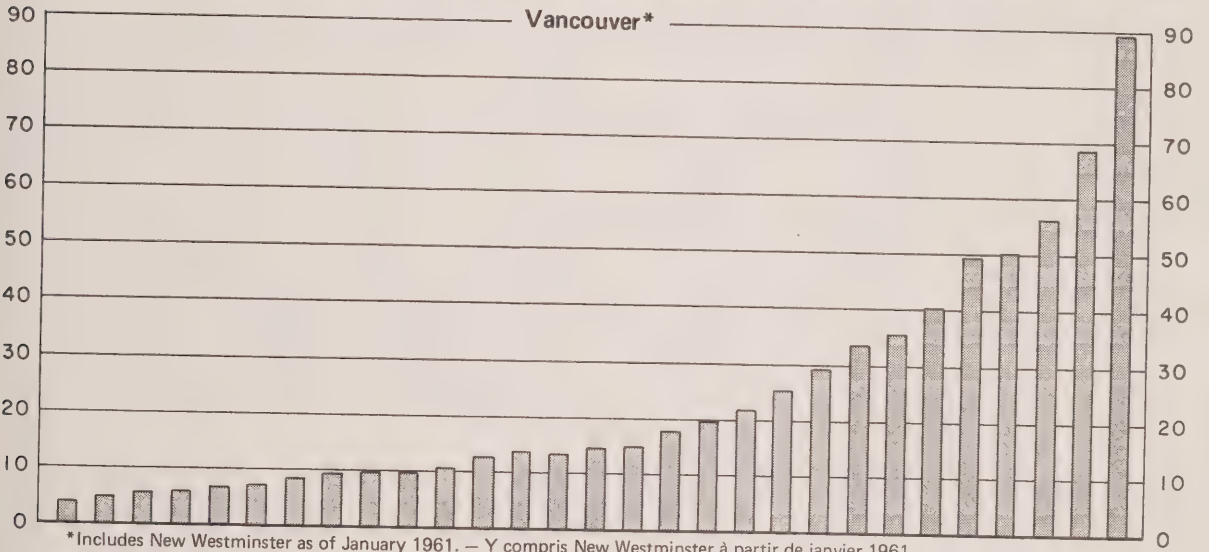
Billions of dollars
Milliards de dollars

Billions of dollars
Milliards de dollars

Edmonton

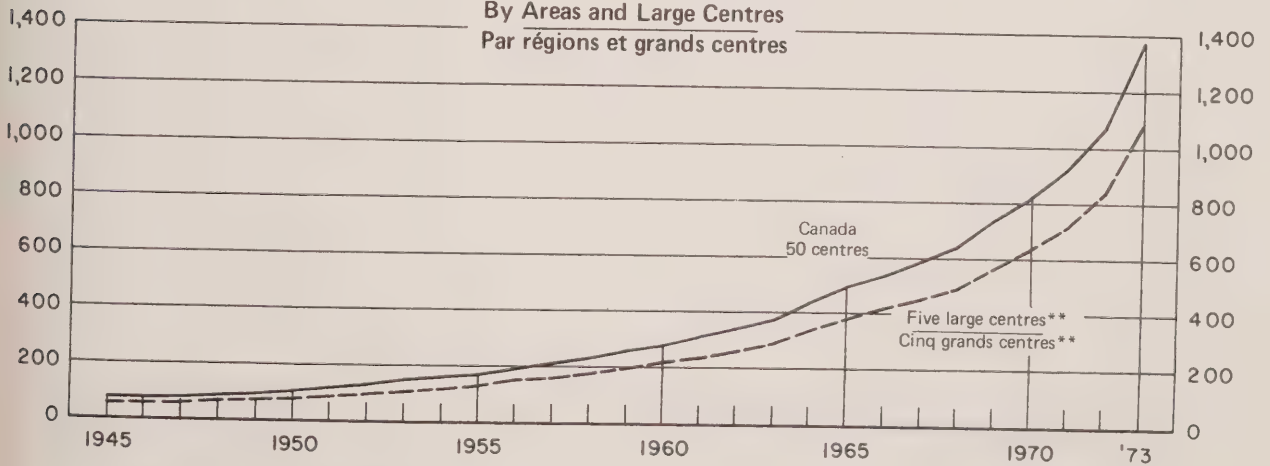


Vancouver*



*Includes New Westminster as of January 1961. — Y compris New Westminster à partir de janvier 1961.

By Areas and Large Centres Par régions et grands centres



**Montréal, Ottawa, Toronto, Winnipeg, Vancouver.

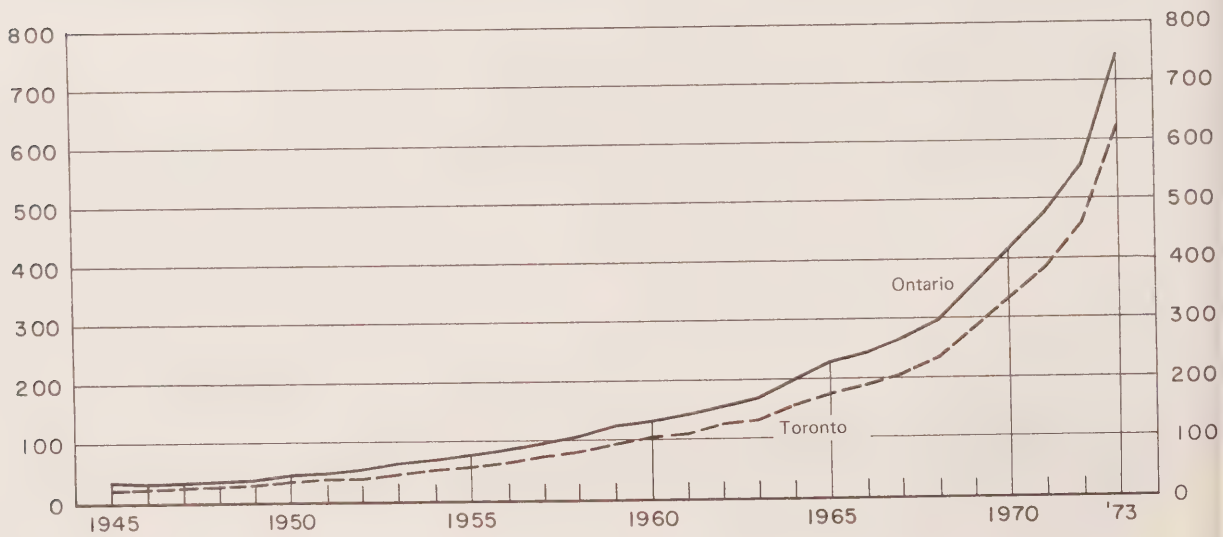
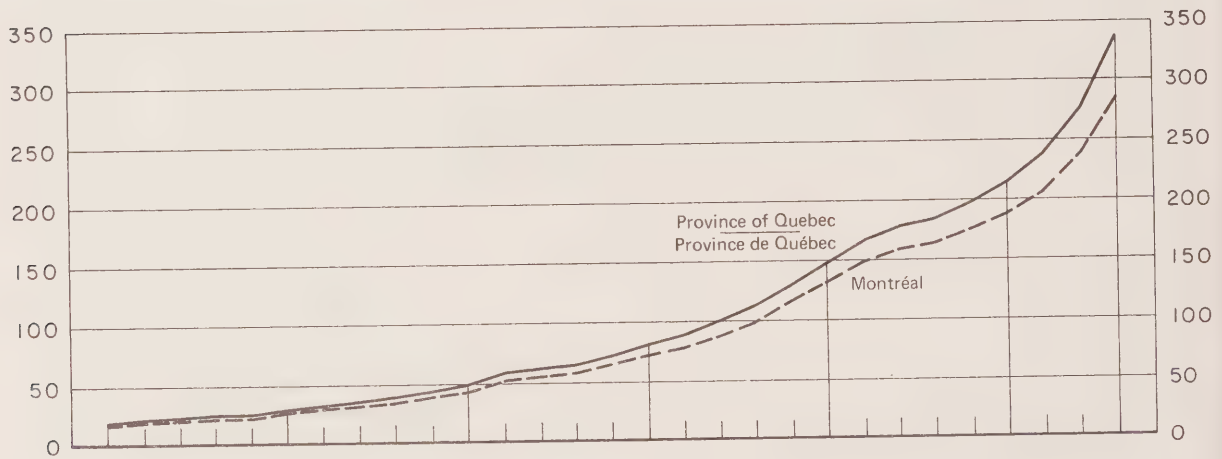
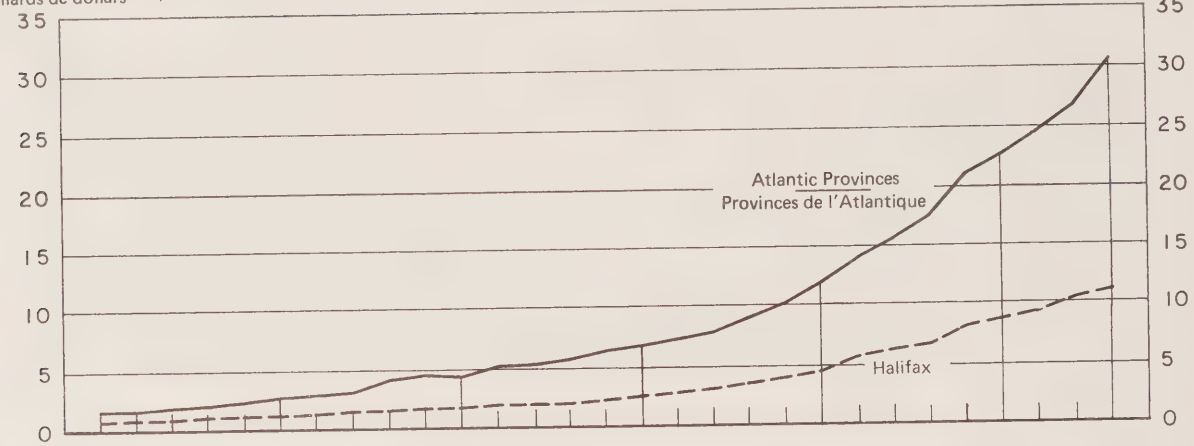
Cheques cashed - Chèques encaissés

By Areas and Large Centres

Par régions et grands centres

Billions of dollars
Milliards de dollars

Billions of dollars
Milliards de dollars



Cheques Cashed - Chèques encaissés

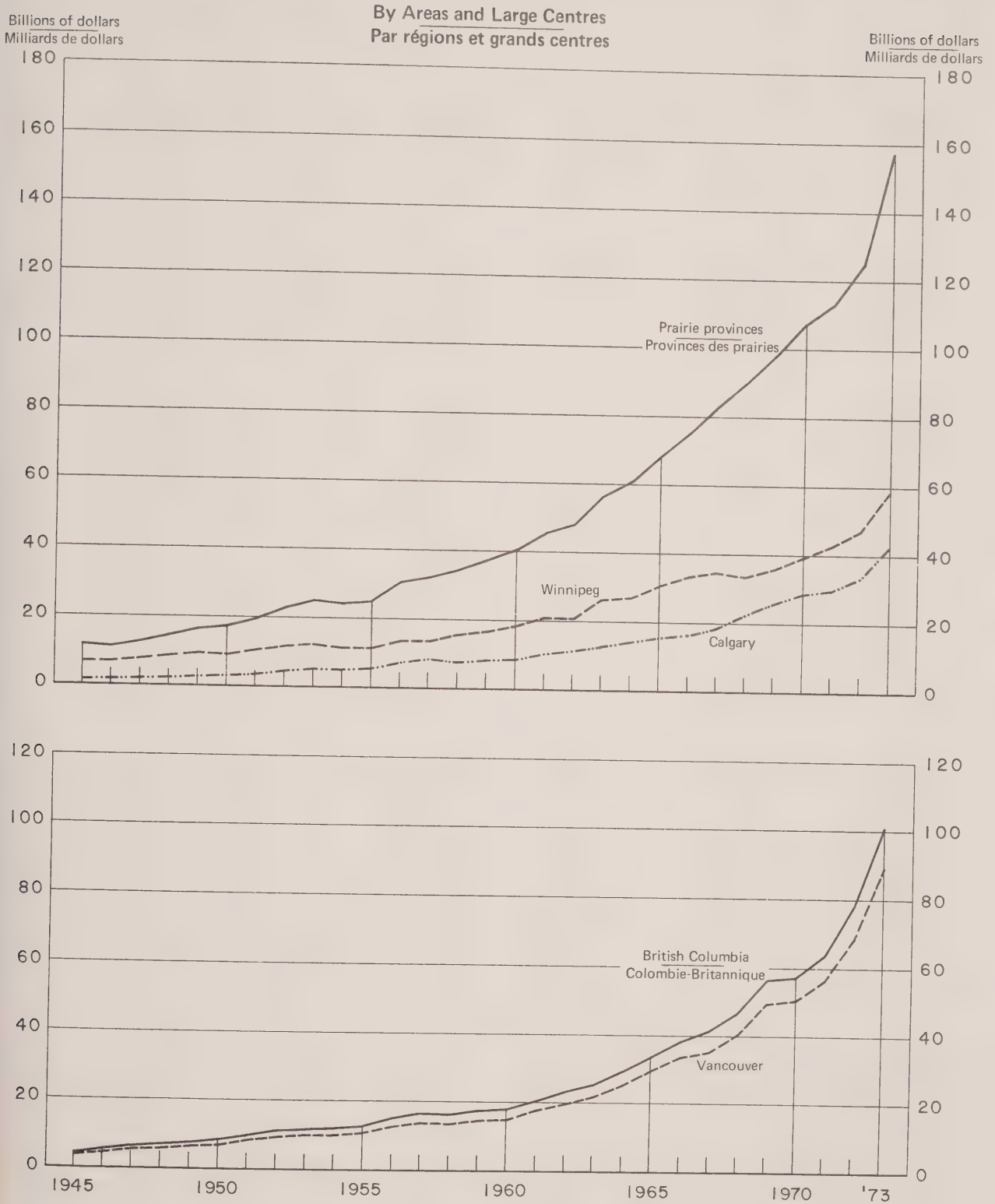


TABLE 2. Percentage Analysis of Cheques Cashied against Individual Accounts in 32 Clearing Centres;
Cheques Cashied expressed in Terms of 1938 = 100

No.		1924	1929	1933	1939
	Atlantic Provinces — Provinces de l'Atlantique:				
1	Halifax	73.3	125.3	74.9	112.4
2	Moncton	67.8	92.1	67.1	100.7
3	Saint John	136.7	142.2	80.4	98.6
4	Total — 3 centres	91.4	124.7	75.2	106.3
	Québec:				
5	Montréal	83.3	172.8	88.2	97.3
6	Québec	61.0	90.0	63.9	111.6
7	Sherbrooke	116.1	164.1	83.6	100.0
8	Total — 3 centres	81.6	165.4	86.0	98.5
	Ontario:				
9	Brantford	78.1	152.2	73.4	97.8
10	Chatham	81.2	108.7	62.1	99.0
11	Fort William	138.8	149.9	70.1	98.4
12	Hamilton	88.3	145.6	73.7	103.1
13	Kingston	89.3	117.8	72.3	102.1
14	Kitchener	67.9	112.9	66.0	103.0
15	London	68.3	109.1	76.9	99.1
16	Ottawa	162.6	166.3	111.2	105.2
17	Peterborough	98.2	132.7	69.9	100.3
18	Sarnia	—	194.5	114.4	101.3
19	Sudbury	—	40.3	49.4	101.3
20	Toronto	73.4	131.5	98.0	97.6
21	Windsor	64.3	135.0	43.7	95.6
22	Total — 13 centres	81.2	134.3	94.3	98.6
	Prairie Provinces — Provinces des prairies:				
23	Brandon	147.7	189.7	83.1	102.9
24	Calgary	98.1	192.7	85.7	101.7
25	Edmonton	79.8	140.3	85.2	109.3
26	Lethbridge	102.8	169.9	64.5	99.1
27	Medicine Hat	183.1	192.7	76.4	98.4
28	Moose Jaw	141.4	187.2	71.0	121.5
29	Prince Albert	95.1	151.8	69.2	107.8
30	Regina	59.1	124.2	86.6	109.5
31	Saskatoon	102.0	195.1	87.1	106.1
32	Winnipeg	142.8	180.3	180.6	129.5
33	Total — 10 centres	120.4 ²	173.3 ²	140.3	119.8
	British Columbia — Colombie-Britannique:				
34	New Westminster	80.3	142.4	63.8	106.3
35	Vancouver	91.2	153.0	78.1	102.7
36	Victoria	80.7	142.5	74.8	111.8
37	Total — 3 centres	89.1	150.9	77.0	104.8
38	Total — 32 centres	87.8	150.9	97.0	102.7

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data are included in Vancouver since January, 1961.

TABLEAU 2. Chèques tirés sur les comptes personnels (analyse en pourcentage) dans 32 centres de compensation
(l'année 1938 servant de base 100)

1946	1955	1965	1971	1972	1973	No
256.4	479.1	1,368.9	2,788.9	3,053.1	3,270.1	1
255.9	516.6	957.3	1,712.1	2,052.3	2,583.1	2
237.9	375.6	956.5	1,512.9	1,662.6	2,031.8	3
250.8	454.4	1,175.6	2,224.1	2,466.8	2,782.6	4
209.1	480.4	1,474.5	2,285.8 ^r	2,643.4	3,176.7	5
196.7	482.0	1,210.4	2,785.9 ^r	3,508.5	4,564.1	6
237.2	536.0	1,425.5	2,422.6 ^r	2,397.2	3,181.6	7
208.2	481.0	1,450.9	2,330.9 ^r	2,717.3	3,298.7	8
246.4	483.7	947.4	1,584.4	1,796.0	2,349.5	9
179.8	411.9	903.3	2,352.7	3,133.4	3,089.8	10
271.8	520.1	995.5	1,827.7	1,864.5	2,173.8	11
233.6	569.0	1,594.8	2,708.4	2,773.6	3,511.5	12
288.8	588.5	1,320.7	2,364.1	2,554.2	3,046.1	13
257.8	579.4	1,646.8	3,280.7	3,681.4	4,571.8	14
223.9	528.0	1,814.4	2,998.6	3,536.6	4,338.7	15
429.5	271.4 ¹	721.6 ¹	1,520.8 ¹	1,691.6 ¹	1,919.5 ¹	16
280.8	541.5	1,319.4	1,906.3	2,059.8	2,408.8	17
324.2	631.7	1,177.4	2,187.3	2,283.3	2,670.3	18
181.1	586.9	1,149.4	2,643.2	2,759.7	2,922.0	19
190.9	533.5	1,713.1	3,711.5	4,415.8	5,958.9	20
212.0	588.0	961.8	1,773.8	1,985.8	2,508.6	21
218.3	514.1	1,573.5	3,321.5	3,907.9	5,187.7	22
317.0	583.8	980.5	1,857.9	2,220.7	2,419.0	23
246.2	832.4	2,381.6	4,572.9	5,133.6	6,508.6	24
282.0	941.7	2,774.4	5,077.0	5,691.0	7,676.7	25
256.8	620.2	1,215.8	2,364.5	2,677.7	3,335.8	26
265.7	520.5	1,148.2	1,909.9	2,079.2	2,485.0	27
270.9	430.3	693.7	663.5	737.8	912.6	28
406.6	602.9	1,148.9	2,100.6	2,513.5	2,732.0	29
192.5	471.9	1,245.8	2,455.8	2,491.9	2,908.0	30
304.0	616.6	1,596.8	2,783.1	2,925.6	3,674.9	31
239.7	425.2	1,151.9	1,602.0	1,772.0	2,197.2	32
243.3	546.9	1,493.8	2,478.2	2,733.1	3,443.6	33
305.6	910.7	3	3	3	3	34
281.6	672.5	1,896.6	3,643.7	4,447.7	5,777.8	35
248.4	549.3	1,364.1	2,731.8	3,142.3	3,995.2	36
277.1	661.5	1,737.0	3,355.3	4,064.3	5,265.5	37
233.1	516.4	1,524.2	2,857.0 ^r	3,330.5	4,276.2	38

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 3. Relative Importance of Individual Clearing Centres
TABLEAU 3. Importance relative des centres de compensation individuels

Clearing centres - Centres de compensation	1924	1929	1933	1939	1946	1955	1965	1971	1972	1973
Newfoundland - Terre-Neuve:										
St. John's	—	—	—	—	—	0.43 ¹	0.44	0.67	0.63	0.55
Prince Edward Island - Île-du-Prince-Édouard:										
Charlottetown	—	—	—	—	—	0.11	0.10	0.09	0.09	0.08
Nova Scotia - Nouvelle-Écosse:										
Glace Bay	—	—	—	—	—	0.03	0.02	0.02	0.01	0.01
Halifax	0.92	0.91	0.85	1.21	1.26	0.98	0.95	1.03	0.97	0.82
Sydney	—	—	—	—	—	0.17	0.12	0.11	0.09	0.09
Total - 3 centres	0.92	0.91	0.85	1.21	1.26	1.18	1.09	1.16	1.07	0.92
New Brunswick - Nouveau-Brunswick:										
Fredericton	—	—	—	—	—	0.24	0.20	0.23	0.21	0.20
Moncton	0.27	0.21	0.24	0.34	0.40	0.34	0.21	0.20	0.21	0.20
Saint John	0.96	0.59	0.51	0.60	0.66	0.43	0.37	0.32	0.30	0.29
Total - 3 centres	1.23	0.80	0.85	0.94	1.06	1.01	0.78	0.75	0.72	0.69
Québec:										
Chicoutimi	—	—	—	—	—	0.14	0.12	0.11	0.10	0.10
Drummondville	—	—	—	—	—	0.08	0.09	0.10	0.07	0.07
Granby	—	—	—	—	—	0.12	0.09	0.11	0.09	0.08
Montreal	27.62	33.34	26.50	27.71	27.19	25.97	27.08	22.38	22.33	20.88
Québec	1.97	1.69	1.86	3.09	2.49	2.53	2.16	2.64	2.88	2.92
St. Hyacinthe	—	—	—	—	—	0.13	0.13	0.13	0.10	0.09
Shawinigan	—	—	—	—	—	0.08	0.06	0.04	0.03	0.03
Sherbrooke	0.36	0.29	0.22	0.26	0.29	0.27	0.24	0.22	0.19	0.19
Trois-Rivières	—	—	—	—	—	0.25	0.19	0.14	0.11	0.10
Valleyfield	—	—	—	—	—	0.07	0.05	0.04	0.04	0.04
Total - 10 centres	29.95	35.32	28.58	31.06	29.97	29.64	30.21	25.91	25.95	24.51
Ontario:										
Brantford	0.32	0.36	0.27	0.34	0.39	0.32	0.21	0.19	0.18	0.19
Chatham	0.31	0.24	0.21	0.32	0.27	0.26	0.19	0.26	0.30	0.23
Cornwall	—	—	—	—	—	0.18 ²	0.14	0.12	0.11	0.09
Fort William	0.35	0.22	0.16	0.21	0.27	0.21	0.14	—	—	—
Guelph	—	—	—	—	—	0.17	0.15	0.15	0.15	0.15
Hamilton	2.03	1.95	1.54	2.04	2.11	2.14	2.03	1.84	1.63	1.60
Kingston	0.23	0.18	0.17	0.23	0.30	0.25	0.19	0.18	0.17	0.16
Kitchener	0.35	0.34	0.31	0.46	0.52	0.40	0.47	0.50	0.49	0.47
London	0.99	0.91	1.00	1.22	1.26	1.23	1.44	1.27	1.29	1.23
Niagara Falls	—	—	—	—	—	0.30	0.18	0.12	0.11	0.11
Oshawa	—	—	—	—	—	0.71	1.17	0.94	0.82	0.84
Ottawa	7.21	4.29	4.47	4.01	7.47	1.96 ³	1.77 ³	1.99 ³	1.91 ³	1.69 ³
Peterborough	0.25	0.20	0.16	0.22	0.28	0.23	0.18	0.15	0.14	0.12
Port Arthur	—	—	—	—	—	0.16	0.12	—	—	—
St. Catharines	—	—	—	—	0.37 ⁴	0.41	0.37	0.27	0.26	0.23
Sarnia	—	0.31	0.29	0.24	0.35	0.29	0.18	0.18	0.16	0.15
Sault Ste. Marie	—	—	—	—	—	0.27	0.22	0.34	0.18	0.44
Sudbury	—	0.07	0.14	0.27	0.22	0.30	0.20	0.24	0.22	0.18
Thunder Bay	—	—	—	—	—	—	—	0.26	0.23	0.20
Timmins	—	—	—	—	—	0.09	0.06	0.05	0.05	0.05
Toronto	28.20	29.39	34.09	32.18	28.75	33.40	36.34	42.08	43.20	45.36
Windsor	1.04	1.27	0.64	1.33	1.35	1.55	0.86	0.85	0.82	0.81
Total - 20 centres	41.28	39.73	43.45	43.07	43.91	44.92	46.61	52.00	52.42	54.31
Manitoba:										
Brandon	0.18	0.13	0.09	0.11	0.15	0.12	0.07	0.07	0.07	0.06
Winnipeg	13.97	10.26	16.01	10.87	9.19	6.78	6.23	4.63	4.42	4.26
Total - 2 centres	14.15	10.39	16.10	10.98	9.34	6.90	6.30	4.70	4.49	4.32
Saskatchewan:										
Moose Jaw	0.36	0.28	0.16	0.26	0.27	0.18	0.10	0.05	0.05	0.05
Prince Albert	0.09	0.08	0.06	0.09	0.15	0.09	0.06	0.06	0.06	0.05
Regina	1.10	1.35	1.47	1.76	1.41	1.44	1.29	1.36	1.19	1.08
Saskatoon	0.43	0.48	0.33	0.39	0.50	0.43	0.37	0.35	0.32	0.31
Total - 4 centres	1.98 ⁵	2.19 ⁵	2.02	2.50	2.33	2.14	1.82	1.82	1.62	1.49
Alberta:										
Calgary	2.35	2.69	1.86	2.09	2.31	3.25	3.16	3.24	3.13	3.09
Edmonton	1.26	1.29	1.22	1.49	1.75	2.43	2.43	2.38	2.30	2.41
Lethbridge	0.22	0.21	0.12	0.18	0.21	0.21	0.14	0.15	0.14	0.14
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.07	0.06	0.06	0.05
Total - 4 centres	4.02	4.31	3.27	3.85	4.38	5.98	5.80	5.83	5.63	5.69
British Columbia - Colombie-Britannique:										
New Westminster	0.22	0.22	0.16	0.25	0.33	0.40	6	6	6	6
Vancouver	5.19	5.07	4.03	5.02	6.28	6.24	5.97	6.13	6.45	6.52
Victoria	0.94	0.97	0.79	1.12	1.14	1.05	0.88	0.94	0.93	0.92
Total - 2 centres	6.35	6.26	4.98	6.39	7.75	7.69	6.85	7.07	7.38	7.44
Total - 50 centres	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

¹ St. John's (Newfoundland) data added as of April 1949. - Données sur St. John's (Terre-Neuve) ajoutées à partir d'avril 1949.

² Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950.

³ Excludes some items reported in preceding years. - À l'exclusion de certains détails déclarés les années précédentes.

⁴ St. Catharines data added as of 1941. - Données sur St. Catharines ajoutées à partir de 1941.

⁵ Includes Weyburn branches. - Y compris les succursales de Weyburn.

⁶ New Westminster data are included in Vancouver since January 1961. Les données de New Westminster sont comprises dans celles de Vancouver depuis jan.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres

Year — Année	Canada	Newfoundland — Terre-Neuve	Prince Edward Island — Île-du-Prince- Edouard	Nova Scotia — Nouvelle- Écosse	New Brunswick — Nouveau- Brunswick
thousands of dollars — milliers de dollars					
1924	27,157,145 ¹	—	—	249,103	335,758
1926	30,358,035 ²	—	—	310,157	294,583
1929	46,670,481 ³	—	—	425,488	372,470
1930	37,491,302	—	—	361,737	346,614
1932	25,844,288 ⁴	—	—	257,988	261,183
1933	29,981,466	—	—	254,224	226,790
1935	31,546,067	—	—	310,052	264,001
1938	30,924,363	—	—	339,644	300,039
1939	31,617,352	—	—	381,827	298,121
1940	34,439,475	—	—	466,409	358,081
1941	39,242,956 ⁵	—	—	532,366	408,347
1945	68,384,784	—	—	850,393	703,198
1946	69,247,607	—	—	870,735	733,283
1949	87,554,363 ⁶	356,594	—	1,065,169	895,911
1950	100,635,459 ⁷	531,314	—	1,186,546	930,301
1953	137,416,847	735,435	—	1,769,701	1,188,902
1955	161,350,878	717,140	—	1,904,286	1,279,344
1960	269,619,054	1,032,441	—	2,857,898	1,996,205
1961	293,704,342	1,102,650	—	3,135,218	2,008,255
1962	325,564,498	1,283,264	—	3,511,018	2,124,126
1963	360,267,116	1,521,085	—	4,024,044	2,327,565
1964	417,334,919	1,854,507	—	4,353,976	2,594,051
1965	475,980,871	2,147,199	—	5,232,816	2,870,760
1966	521,597,914	2,684,023	—	6,370,380	3,153,273
1967	568,122,322	3,077,124	—	6,794,045	3,488,972
1968	618,313,206	4,212,773	—	7,413,419	3,589,478
1969	714,993,156	5,281,371	—	9,079,241	4,010,315
1970	796,636,953	6,217,484	—	9,709,886	4,105,872
1971	893,291,121 ^r	6,150,676	—	9,472,273	4,754,883
1972	1,040,547,536	6,701,299	—	10,369,454	5,409,953
1973	1,334,374,569	7,582,680	—	11,106,721	6,692,572
1953 ⁸	142,553,072	735,435	172,914	1,815,762	1,510,698
1955 ⁸	166,537,862	717,140	182,139	1,947,794	1,673,888
1960 ⁸	277,810,037	1,032,441	327,348	2,917,016	2,608,843
1961 ⁸	302,741,442	1,102,650	329,543	3,196,333	2,634,676
1962 ⁸	335,798,492	1,283,264	327,536	3,579,589	2,742,422
1963 ⁸	371,824,999	1,521,085	379,106	4,097,086	3,006,061
1964 ⁸	430,263,557	1,854,507	440,293	4,433,310	3,378,390
1965 ⁸	491,027,941	2,147,199	514,117	5,320,540	3,786,502
1966 ⁸	537,826,117	2,684,823	588,446	6,487,030	4,382,395
1967 ⁸	585,081,687	3,077,124	697,615	6,929,053	4,937,763
1968 ⁸	636,698,635	4,212,773	725,810	7,536,897	5,033,402
1969 ⁸	735,404,385	5,281,371	787,312	9,231,619	5,650,488
1970 ⁸	817,910,483	6,217,484	827,012	9,851,489	5,843,822
1971 ⁸	919,462,343	6,150,676	871,711	10,642,339	6,887,948
1972 ⁸	1,065,933,245	6,701,299	969,533	11,499,124	7,689,848
1973 ⁸	1,369,885,495	7,582,680	1,162,971	12,486,135	9,501,957

See footnote(s) at end of table, — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur les comptes personnels, par région et par centre — suite

Year — Année	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia — Colombie-Britannique
thousands of dollars — milliers de dollars						
1924	8,132,991	11,209,395	4,275,120	571,593	1,095,063	1,725,164
1925	9,909,472	11,998,344 ²	3,927,571	739,713	1,218,361	1,959,833
1929	16,483,667	18,543,268 ³	4,851,266	1,062,570	2,008,968	2,922,782
1930	13,137,059	15,044,340	3,762,742	935,991	1,580,347	2,322,471
1932	7,766,200	11,258,872	3,172,024	660,046	965,136	1,502,839
1933	8,567,070	13,027,438	4,825,470	606,164	982,720	1,491,590
1935	8,977,530	13,876,626	4,658,459	693,420	1,093,517	1,672,462
1938	9,965,182	13,810,063	2,689,273	716,791	1,166,320	1,937,051
1939	9,820,400	13,618,490	3,473,377	788,489	1,216,364	2,020,284
1940	9,973,062	15,384,403	3,889,320	822,019	1,407,068	2,137,113
1941	11,068,666	18,214,788 ⁵	4,065,871	870,884	1,654,890	2,427,145
1945	19,309,333	31,543,362	7,027,004	1,661,752	2,873,408	4,416,364
1946	20,749,359	30,401,956	6,470,545	1,617,174	3,036,961	5,367,594
1949	24,732,490	36,469,081	9,331,934	2,412,447	4,750,145	7,540,592
1950	29,106,858	43,146,167 ⁷	9,114,640	2,541,150	5,631,916	8,446,567
1953	38,139,426	59,073,780	12,259,036	3,718,559	9,041,687	11,786,823
1955	47,931,767	71,973,447	11,485,797	3,554,015	9,969,112	12,812,854
1960	80,114,230	125,319,946	19,080,829	6,122,078	15,464,261	18,018,609
1961	87,213,839	134,719,363	21,130,709	6,666,735	17,743,454	20,433,555
1962	97,851,664	149,812,492	21,191,394	7,268,003	19,842,103	23,089,746
1963	108,813,868	162,200,060	26,495,606	7,770,546	22,511,693	25,069,589
1964	126,978,357	191,639,223	27,283,724	8,194,773	25,565,565	29,372,078
1965	144,586,126	219,777,367	30,921,496	8,929,481	28,452,416	33,646,743
1966	161,890,942	234,460,197	33,714,561	11,166,623	30,701,882	38,057,010
1967	173,743,117	257,011,586	35,371,753	12,758,519	35,243,313	41,281,302
1968	180,967,485	286,109,924	34,183,866	14,065,635	41,907,512	46,638,961
1969	194,298,992	347,670,054	36,435,874	14,684,497	47,591,214	56,840,073
1970	209,288,301	402,945,677	39,896,960	16,302,853	51,708,835	57,413,455
1971	232,281,965 ^r	462,323,181	43,166,257	16,657,450	53,490,202	64,994,234
1972	270,785,797	543,584,256	47,800,111	17,162,377	60,007,401	78,726,888
1973	328,719,288	720,817,489	59,161,477	20,311,038	77,987,271	101,996,033
1953 ⁸	39,466,251	59,073,771	12,259,036	3,718,559	9,041,687	11,786,823
1955 ⁸	49,377,931	74,817,192	11,485,797	3,554,015	9,969,112	12,812,854
1960 ⁸	82,129,559	130,109,053	19,080,829	6,122,078	15,464,261	18,018,609
1961 ⁸	89,510,663	139,993,124	21,130,709	6,666,735	17,743,454	20,433,555
1962 ⁸	100,435,754	156,038,681	21,191,394	7,268,003	19,842,103	23,089,746
1963 ⁸	111,635,747	169,338,480	26,495,606	7,770,546	22,511,693	25,069,589
1964 ⁸	130,186,675	199,554,242	27,283,724	8,194,773	25,565,565	29,372,078
1965 ⁸	148,165,614	229,053,833	30,921,496	8,929,481	28,452,416	33,646,743
1966 ⁸	165,757,599	244,285,748	33,714,561	11,166,623	30,701,882	38,057,010
1967 ⁸	177,754,008	267,031,237	35,371,753	12,758,519	35,243,313	41,281,302
1968 ⁸	185,383,684	297,010,095	34,183,866	14,065,635	41,907,512	46,638,961
1969 ⁸	199,376,448	359,525,489	36,435,874	14,684,497	47,591,214	56,840,073
1970 ⁸	215,068,885	414,779,688	39,896,960	16,302,853	51,708,835	57,413,455
1971 ⁸	238,416,802	478,184,724	43,166,257	16,657,450	53,490,202	64,994,234
1972 ⁸	276,603,783	558,772,881	47,800,111	17,162,377	60,007,401	78,726,888
1973 ⁸	337,717,900	743,978,034	59,161,477	20,311,038	77,987,271	101,996,033

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres — suite

Year — Année	St. John's	Charlottetown	Glace Bay	Halifax	Sydney	Fredericton
	thousands of dollars — milliers de dollars					
1924	—	—	—	249,103	—	—
1926	—	—	—	310,157	—	—
1929	—	—	—	425,488	—	—
1930	—	—	—	361,737	—	—
1932	—	—	—	257,988	—	—
1933	—	—	—	254,224	—	—
1935	—	—	—	310,052	—	—
1938	—	—	—	339,644	—	—
1939	—	—	—	381,827	—	—
1940	—	—	—	466,409	—	—
1941	—	—	—	532,366	—	—
1945	—	—	—	850,393	—	—
1946	—	—	—	870,735	—	—
1949	356,594 ⁹	—	—	1,065,169	—	—
1950	531,314	—	—	1,186,546	—	—
1953	735,435	172,914	46,061	1,473,200	296,501	321,796
1955	717,140	182,139	43,508	1,627,402	276,884	394,544
1960	1,032,441	327,348	59,118	2,470,454	387,444	612,638
1961	1,102,650	329,543	61,115	2,765,782	369,436	626,421
1962	1,283,264	327,536	68,571	3,101,706	409,312	618,296
1963	1,521,085	379,106	73,042	3,557,104	466,940	678,496
1964	1,854,507	440,293	79,334	3,852,641	501,335	784,339
1965	2,147,199	514,117	87,724	4,649,283	583,533	1,005,742
1966	2,684,823	588,446	116,650	5,768,603	601,777	1,229,122
1967	3,077,124	697,615	135,008	6,182,636	611,409	1,484,791
1968	4,212,773	725,810	123,478	6,637,572	775,847	1,443,924
1969	5,281,371	787,312	152,378	8,180,766	898,475	1,640,173
1970	6,217,484	827,012	141,603	8,757,516	952,370	1,737,950
1971	6,150,676	871,711	143,868	9,472,273	1,026,198	2,133,065
1972	6,701,299	969,533	125,258	10,369,454	1,004,412	2,279,895
1973	7,582,680	1,162,971	141,987	11,106,721	1,237,427	2,809,385

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Moncton	Saint John	Chicoutimi	Drummondville	Granby	Montréal
	thousands of dollars — milliers de dollars					
1924	73,360	262,398	—	—	—	7,502,004
1926	80,081	214,502	—	—	—	7,765,597
1929	99,598	272,872	—	—	—	15,558,096
1930	101,018	245,596	—	—	—	12,271,207
1932	73,548	187,635	—	—	—	7,135,516
1933	72,568	154,222	—	—	—	7,943,786
1935	92,680	173,321	—	—	—	8,307,135
1938	108,144	191,895	—	—	—	9,005,746
1939	108,890	189,231	—	—	—	8,759,472
1940	131,874	226,207	—	—	—	8,714,457
1941	154,751	253,596	—	—	—	9,904,908
1945	257,724	445,474	—	—	—	17,486,994
1946	276,713	456,570	—	—	—	18,828,184
1949	383,935	511,976	—	—	—	22,037,125
1950	408,605	521,696	—	—	—	26,099,176
1953	508,736	680,166	228,306	137,053	164,561	34,178,607
1955	558,647	720,697	231,515	138,552	194,570	43,262,349
1960	703,299	1,292,906	311,046	219,748	264,465	73,203,832
1961	725,886	1,282,369	353,331	261,188	288,967	78,593,811
1962	771,911	1,352,215	410,722	302,054	326,628	88,211,663
1963	819,463	1,508,102	435,334	338,120	343,933	98,803,788
1964	887,873	1,706,178	540,000	397,678	402,607	116,379,368
1965	1,035,278	1,835,482	588,811	433,777	441,664	132,793,252
1966	1,075,397	2,077,876	618,846	432,734	475,060	149,105,805
1967	1,269,034	2,183,938	668,086	488,422	524,079	159,094,150
1968	1,453,887	2,135,591	792,531	532,465	541,342	163,784,505
1969	1,655,550	2,354,765	876,813	615,244	637,605	176,195,327
1970	1,621,304	2,484,568	933,179	837,332	791,475	187,895,615
1971	1,851,592	2,903,291	992,558	917,173	1,003,583	205,857,334
1972	2,219,530	3,190,423	1,090,461	768,785	907,097	238,059,245
1973	2,793,537	3,899,035	1,345,107	961,119	1,119,135	286,087,255

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Québec	St. Hyacinthe	Shawinigan	Sherbrooke	Trois- Rivières	Valleyfield
	thousands of dollars — milliers de dollars					
1924	533,784	—	—	97,201	—	—
1926	606,289	—	—	103,340	—	—
1929	788,144	—	—	137,427	—	—
1930	744,929	—	—	120,923	—	—
1932	560,687	—	—	69,997	—	—
1933	558,047	—	—	65,237	—	—
1935	606,964	—	—	63,431	—	—
1938	875,696	—	—	83,740	—	—
1939	977,213	—	—	83,715	—	—
1940	1,160,798	—	—	97,807	—	—
1941	1,050,000	—	—	113,759	—	—
1945	1,648,624	—	—	173,715	—	—
1946	1,722,534	—	—	198,641	—	—
1949	2,410,871	—	—	284,493	—	—
1950	2,695,920	—	—	311,762	—	—
1953	3,535,148	185,679	131,875	425,671	382,619	96,732
1955	4,220,648	209,777	139,637	448,771	421,428	110,684
1960	6,285,281	325,316	181,320	625,116	567,904	145,531
1961	7,912,527	399,630	200,016	707,501	638,830	154,862
1962	8,818,728	461,038	215,616	821,273	690,900	177,132
1963	9,092,942	522,825	227,554	917,138	770,127	183,986
1964	9,564,067	591,714	255,496	1,034,922	818,489	202,334
1965	10,599,128	652,935	288,676	1,193,746	945,919	227,706
1966	11,549,732	731,092	286,129	1,235,405	1,052,573	270,223
1967	13,248,373	705,185	280,425	1,400,594	1,056,825	287,869
1968	15,671,370	790,693	304,746	1,511,610	1,146,373	308,049
1969	16,415,280	919,870	348,342	1,688,385	1,315,293	364,289
1970	19,607,462	981,207	355,883	1,785,224	1,530,056	351,452
1971	24,396,066	1,184,023	344,938	2,028,565	1,313,820	378,742
1972	30,724,156	1,091,106	368,582	2,007,396	1,171,183	420,772
1973	39,967,844	1,273,914	401,002	2,664,189	1,366,095	532,240

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Brantford	Chatham	Cornwall	Fort William	Guelph	Hamilton
thousands of dollars — milliers de dollars						
1924	85,523	83,844	—	94,544	—	551,819
1926	104,344	78,114	—	93,313	—	625,861
1929	166,590	112,271	—	102,157	—	909,896
1930	126,814	95,459	—	78,029	—	831,840
1932	85,438	71,625	—	55,336	—	526,944
1933	80,403	64,148	—	47,791	—	460,728
1935	94,185	79,902	—	50,202	—	559,389
1938	109,468	103,273	—	68,128	—	625,033
1939	107,115	102,262	—	67,033	—	644,432
1940	133,917	114,927	—	81,267	—	837,849
1941	163,478	124,725	—	110,016	—	1,105,198
1945	253,507	171,783	—	171,657	—	1,360,760
1946	269,744	185,638	—	185,151	—	1,460,389
1949	435,843	315,369	—	225,287	—	2,124,307
1950	422,414	346,209	104,524 ¹⁰	248,218	—	2,369,330
1953	522,688	433,439	200,421	311,696	280,724	3,409,586
1955	529,527	425,388	292,899	354,324	290,302	3,556,485
1960	688,254	655,467	406,526	454,425	439,128	5,730,223
1961	693,833	654,195	455,088	483,450	464,919	5,988,206
1962	791,851	665,473	476,467	500,329	514,090	6,709,167
1963	855,872	756,246	519,027	544,409	580,360	7,429,937
1964	921,946	868,547	609,142	583,174	637,564	8,570,766
1965	1,037,147	932,891	684,950	678,252	746,659	9,968,268
1966	1,229,858	997,126	864,691	767,934	810,868	10,734,804
1967	1,538,214	1,153,382	854,930	809,191	972,781	10,882,411
1968	1,453,105	1,307,569	883,854	748,861	1,081,339	12,293,037
1969	1,569,803	1,403,253	1,064,134	887,569	1,192,692	14,877,229
1970	1,785,387	1,560,325	999,264	995,954 ¹¹	1,199,477	15,484,281
1971	1,734,427	2,429,682	1,093,852	1,245,191 ¹¹	1,344,384	16,928,597
1972	1,966,049	3,235,953	1,177,124	1,270,285 ¹¹	1,627,043	17,335,918
1973	2,572,036	3,190,927	1,236,573	1,480,987 ¹¹	2,079,556	21,948,165

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Kingston	Kitchener	London	Niagara Falls	Oshawa	Ottawa
	thousands of dollars — milliers de dollars					
1924	63,623	95,723	265,782	—	—	1,957,362
1926	64,841	107,791	294,439	—	—	1,868,015
1929	83,877	159,266	424,804	—	—	2,001,695
1930	79,797	139,514	408,176	—	—	1,904,805
1932	55,086	92,267	315,953	—	—	1,579,528
1933	51,473	93,146	299,130	—	—	1,339,009
1935	55,637	114,191	362,319	—	—	1,444,158
1938	71,213	141,032	389,223	—	—	1,203,891
1939	72,712	145,302	385,769	—	—	1,266,268
1940	92,307	174,499	441,622	—	—	2,191,384
1941	105,515	218,415	497,465	—	—	3,334,459
1945	179,186	324,491	819,217	—	—	7,810,893
1946	205,648	363,577	871,612	—	—	5,170,463
1949	241,454	494,709	1,181,503	—	—	4,040,899
1950	273,225	536,279	1,391,712	—	—	4,140,137
1953	341,335	765,741	1,973,402	483,575	1,279,365	4,588,480 ¹²
1955	419,088	817,143	2,055,088	492,185	1,187,659	3,267,768 ¹²
1960	520,401	1,268,458	3,438,475	524,103	2,403,255	5,428,618 ¹²
1961	561,700	1,321,571	3,728,758	520,090	2,866,512	5,923,469 ¹²
1962	627,367	1,580,719	4,184,759	583,748	3,594,666	6,765,125 ¹²
1963	709,932	1,796,074	4,759,177	614,568	4,273,812	7,472,755 ¹²
1964	809,636	2,006,150	5,763,605	686,661	4,818,992	8,601,107 ¹²
1965	940,493	2,322,531	7,062,318	862,986	5,750,542	8,687,423 ¹²
1966	1,019,805	2,764,606	7,234,046	951,241	5,933,947	9,624,047 ¹²
1967	1,104,544	2,871,119	7,866,449	956,857	5,914,578	12,363,375 ¹²
1968	1,253,610	3,279,098	8,488,986	970,326	6,550,238	13,090,133 ¹²
1969	1,448,269	4,107,962	9,540,367	1,056,634	7,146,531	14,705,592 ¹²
1970	1,496,145	4,237,706	10,272,665	1,107,274	5,746,732	15,386,126 ¹²
1971	1,683,604	4,626,746	11,671,346	1,111,849	8,651,600	18,309,177 ¹²
1972	1,818,886	5,192,030	13,765,435	1,221,412	8,694,246	20,365,185 ¹²
1973	2,169,193	6,447,658	16,887,429	1,522,608	11,518,022	23,108,306 ¹²

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Peter- borough	Port Arthur	St. Catharines	Sarnia	Sault Ste. Marie	Sudbury
thousands of dollars — milliers de dollars						
1924	69,005	—	—	—	—	—
1926	76,226	—	—	96,816	—	—
1929	93,245	—	—	146,820	—	34,617
1930	84,633	—	—	124,524	—	87,110
1932	55,427	—	—	95,059	—	40,330
1933	49,089	—	—	86,379	—	41,886
1935	60,023	—	—	69,145	—	55,596
1938	70,269	—	—	75,490	—	84,716
1939	70,496	—	—	76,490	—	85,812
1940	90,582	—	—	79,517	—	90,336
1941	114,548	—	140,740	105,820	—	96,813
1945	166,315	—	241,951	231,194	—	127,466
1946	197,281	—	253,814	244,695	—	153,373
1949	279,740	—	379,037	310,463	—	267,191
1950	308,157	—	444,389	339,484	—	290,184
1953	365,075	267,103	632,551	433,419	485,198	434,357
1955	380,474	264,472	683,521	476,917	452,581	497,174
1960	588,320	381,793	861,905	631,965	849,716	650,352
1961	566,260	398,863	959,735	701,576	820,240	711,292
1962	615,616	401,141	1,089,736	761,867	904,898	792,746
1963	696,514	439,543	1,162,836	745,363	993,783	812,918
1964	850,500	480,042	1,504,844	760,770	1,019,060	838,983
1965	927,069	569,623	1,796,657	888,766	1,058,707	973,684
1966	1,071,951	592,461	2,020,306	1,094,866	1,149,027	1,095,945
1967	1,217,405	647,129	2,123,929	1,253,850	1,178,571	1,274,936
1968	1,209,206	684,743	2,261,310	1,427,132	1,242,601	1,477,068
1969	1,230,405	795,462	2,421,445	1,559,025	1,228,557	1,698,729
1970	1,266,631	892,601 ¹¹	2,262,528	1,538,798	2,440,059	1,937,429
1971	1,339,532	1,114,415 ¹¹	2,524,045	1,651,158	3,139,508	2,239,210
1972	1,447,390	1,172,571 ¹¹	2,719,899	1,723,631	1,925,422	2,337,870
1973	1,692,647	1,326,147 ¹¹	3,154,779	2,015,778	6,091,621	2,475,438

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres — suite

Year — Année	Thunder Bay	Timmins	Toronto	Windsor	Brandon	Winnipeg
	thousands of dollars — milliers de dollars					
1924	—	—	7,659,055	283,118	48,518	3,792,889
1926	—	—	8,209,524	379,060	50,323	3,877,248
1929	—	—	13,714,209	594,321	61,325	5,187,680
1930	—	—	10,654,984	428,655	50,606	3,712,136
1932	—	—	8,066,205	215,674	33,569	3,138,455
1933	—	—	10,221,688	192,568	27,283	4,798,187
1935	—	—	10,642,516	289,363	25,666	4,632,793
1938	—	—	10,428,036	440,291	32,847	2,656,426
1939	—	—	10,173,867	420,932	33,812	3,439,565
1940	—	—	10,510,503	545,693	41,907	3,847,413
1941	—	—	11,354,827	742,770	54,555	4,011,316
1945	—	—	18,760,600	924,342	90,944	6,936,060
1946	—	—	19,907,026	933,545	104,140	6,366,405
1949	—	—	24,712,386	1,460,893	145,757	9,186,177
1950	—	—	30,276,045	1,655,861	154,493	8,960,147
1953	—	156,161	42,579,170	2,082,420	186,064	12,072,972
1955	—	156,546	55,628,553	2,589,098	191,766	11,294,021
1960	—	191,111	101,652,499	2,344,058	255,006	18,825,823
1961	—	203,137	109,570,868	2,399,362	269,028	20,861,681
1962	—	227,646	121,733,430	2,517,840	271,465	20,919,929
1963	—	236,354	130,999,231	2,939,769	289,517	26,206,089
1964	—	272,200	155,418,798	3,531,255	328,967	26,954,757
1965	—	287,949	178,642,251	4,234,667	322,078	30,599,418
1966	—	388,007	188,901,897	5,038,315	401,616	33,312,945
1967	—	349,735	205,975,596	5,722,255	497,111	34,874,642
1968	—	370,924	230,701,009	6,235,946	537,494	33,646,372
1969	—	435,559	284,035,312	7,120,960	531,444	35,904,430
1970	1,888,555	447,868	336,567,159	7,155,279	546,946	39,350,014
1971	2,359,606	499,787	387,036,643	7,809,971	610,258	42,555,999
1972	2,442,856	547,931	460,485,009	8,743,592	729,440	47,070,671
1973	2,807,134	622,591	621,392,070	11,045,423	794,562	58,366,915

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Moose Jaw	Prince Albert	Regina	Saskatoon	Weyburn branches — Weyburn (succursales)	Calgary
thousands of dollars — milliers de dollars						
1924	97,033	24,529	299,873	117,115	33,043	638,162
1926	110,068	28,606	404,126	146,931	49,982	717,870
1929	128,435	39,151	551,242	203,263	55,373	1,253,616
1930	112,898	32,682	570,767	194,544	25,100	898,428
1932	61,063	21,124	462,875	114,984	—	513,557
1933	48,698	17,845	439,592	100,029	—	557,892
1935	53,873	24,435	505,053	110,059	—	616,830
1938	68,604	25,789	507,533	114,865	—	650,667
1939	83,326	27,798	555,512	121,853	—	661,676
1940	89,421	33,392	558,938	140,268	—	764,330
1941	103,733	45,346	561,115	160,690	—	923,983
1945	173,807	84,700	1,111,542	291,703	—	1,523,535
1946	185,850	104,870	977,252	349,202	—	1,602,017
1949	248,493	133,323	1,565,140	465,491	—	2,507,518
1950	248,526	140,422	1,640,420	511,782	—	2,870,682
1953	319,040	175,350	2,482,736	741,433	—	5,020,506
1955	295,193	155,490	2,395,123	708,209	—	5,415,909
1960	407,834	235,304	4,377,349	1,101,591	—	8,773,943
1961	379,010	247,306	4,869,831	1,170,588	—	10,326,214
1962	422,339	253,269	5,326,695	1,265,700	—	11,415,990
1963	424,312	257,849	5,727,082	1,361,303	—	12,291,349
1964	441,559	275,287	5,926,437	1,551,490	—	14,070,305
1965	475,891	296,308	6,323,104	1,834,178	—	15,495,880
1966	567,925	322,877	7,886,732	2,389,089	—	16,474,804
1967	425,698	393,465	9,036,179	2,903,177	—	18,430,118
1968	431,455	451,454	10,114,316	3,068,410	—	22,356,723
1969	443,314	488,525	10,469,343	3,283,315	—	25,470,161
1970	419,306	489,757	12,309,253	3,084,537	—	28,896,068
1971	455,166	541,733	12,463,808	3,196,743	—	29,754,338
1972	506,195	648,165	12,647,496	3,360,521	—	33,402,603
1973	626,053	704,566	14,759,218	4,221,201	—	42,347,970

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — fin

Year — Année	Edmonton	Lethbridge	Medicine Hat	New Westminster	Vancouver	Victoria
thousands of dollars — milliers de dollars						
1924	343,501	58,855	51,545	59,364	1,409,852	255,948
1926	398,021	67,395	35,705	77,071	1,553,257	329,505
1929	603,872	97,221	54,529	105,356	2,365,679	451,747
1930	570,300	73,732	37,887	93,832	1,812,724	415,915
1932	393,432	37,069	21,078	51,107	1,190,464	261,268
1933	366,411	36,911	21,506	47,214	1,207,250	237,126
1935	400,420	48,945	27,322	59,819	1,349,924	262,719
1938	430,271	57,228	28,154	73,791	1,546,113	316,967
1939	470,279	56,702	27,707	78,648	1,587,410	354,226
1940	553,324	56,707	32,707	92,379	1,673,283	371,451
1941	620,647	67,723	42,537	110,027	1,905,073	412,046
1945	1,165,857	118,735	65,281	199,962	3,615,096	601,306
1946	1,213,183	146,971	74,790	226,076	4,354,230	787,288
1949	1,893,297	246,490	102,840	319,812	6,157,068	1,063,712
1950	2,371,402	284,388	105,444	401,104	6,901,612	1,143,851
1953	3,514,626	349,470	157,085	554,710	9,790,943	1,441,170
1955	4,051,761	354,899	146,543	673,632	10,398,019	1,741,203
1960	5,975,977	488,952	225,389	863,874	14,653,834	2,500,901
1961	6,672,384	501,226	243,630	—	17,766,910 ¹³	2,666,645
1962	7,550,912	580,068	295,133	—	19,602,381 ¹³	3,487,365
1963	9,311,561	616,173	292,610	—	21,679,909 ¹³	3,389,680
1964	10,541,712	643,859	309,689	—	25,239,274 ¹³	4,132,804
1965	11,937,495	695,785	323,256	—	29,323,153 ¹³	4,323,590
1966	13,046,914	808,376	371,788	—	33,171,639 ¹³	4,885,371
1967	15,492,153	922,236	398,806	—	35,223,762 ¹³	6,057,540
1968	18,021,245	1,088,964	440,580	—	40,316,936 ¹³	6,332,025
1969	20,419,917	1,213,452	487,684	—	49,414,299 ¹³	7,425,774
1970	21,106,965	1,233,107	472,695	—	50,153,771 ¹³	7,259,684
1971	21,845,007	1,353,101	537,756	—	56,335,442 ¹³	8,658,792
1972	24,487,009	1,532,404	585,385	—	68,766,823 ¹³	9,960,065
1973	33,030,660	1,909,007	699,634	—	89,332,460 ¹³	12,663,573

¹ For the 31 original centres. — Pour les 31 premiers centres.

² Includes Sarnia as of January 1926. — Y compris Sarnia à partir de janvier 1926.

³ Includes Sudbury as of September 1929. — Y compris Sudbury à partir de septembre 1929.

⁴ Weyburn branches absorbed by Imperial Bank, May 1931. — Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

⁵ Includes St. Catharines as of May 1941. — Y compris St. Catharines à partir de mai 1941.

⁶ Includes St. John's, Newfoundland as of April 1949. — Y compris St. John's, Terre-Neuve à partir d'avril 1949.

⁷ Includes Cornwall as of May 1950. — Y compris Cornwall à partir de mai 1950.

⁸ Includes the 17 new centres added in January 1953. — Y compris les 17 nouveaux centres ajoutés en janvier 1953.

⁹ Nine months. — Neuf mois.

¹⁰ Eight months. — Huit mois.

¹¹ Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — Fort William s'est joint à Port Arthur en janvier 1970 pour former le centre de compensation de Thunder Bay. Afin de préserver la continuité des chiffres des 35 premiers centres, on a appliqué à Thunder Bay la relation existant en 1969 afin d'arriver aux chiffres de Fort William.

¹² Excludes some items reported in preceding years. — À l'exclusion de certains détails déclarés les années précédentes.

¹³ New Westminster included in Vancouver. — New Westminster est compris dans Vancouver.

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973

	Newfoundland — Terre-Neuve		Prince Edward Island — Île-du-Prince-Édouard	
	St. John's		Charlottetown	
	1972	1973	1972	1973
	thousands of dollars — milliers de dollars			
January — Janvier	418,597	542,503	71,680	86,918
February — Février	472,484	504,574	69,409	63,780
March — Mars	488,556	522,773	76,099	94,851
April — Avril	583,014	614,947	73,542	91,063
May — Mai	587,912	672,595	79,508	94,505
June — Juin	571,035	562,502	76,387	104,786
July — Juillet	571,976	592,653	87,493	107,065
August — Août	499,472	816,811	93,067	104,680
September — Septembre	592,319	658,942	78,492	98,807
October — Octobre	594,790	653,765	81,260	100,563
November — Novembre	753,764	734,449	92,878	109,442
December — Décembre	567,380	706,166	89,718	106,411
Total	6,701,299	7,582,680	969,533	1,162,971
	Nova Scotia		Nouvelle-Écosse	
	Glace Bay		Halifax	
	1972	1973	1972	1973
	thousands of dollars — milliers de dollars			
January — Janvier	9,465	9,812	968,797	936,822
February — Février	9,094	8,667	727,454	820,024
March — Mars	9,274	8,633	819,709	851,112
April — Avril	8,728	9,947	822,819	906,821
May — Mai	10,982	12,258	814,342	972,491
June — Juin	12,650	13,593	886,021	916,529
July — Juillet	10,572	12,106	873,791	1,040,135
August — Août	10,645	12,477	819,703	758,707
September — Septembre	11,195	12,586	802,124	871,695
October — Octobre	10,561	13,931	816,429	1,007,358
November — Novembre	11,395	14,107	978,627	966,682
December — Décembre	10,697	13,870	1,039,638	1,058,345
Total	125,258	141,987	10,369,454	11,106,721
	Sydney		Total — 3 centres	
	1972	1973	1972	1973
	thousands of dollars — milliers de dollars			
January — Janvier	94,449	81,479	1,072,711	1,028,113
February — Février	79,763	74,031	816,311	902,722
March — Mars	77,789	93,336	906,722	953,081
April — Avril	67,157	77,185	898,704	993,953
May — Mai	87,652	95,504	912,976	1,080,253
June — Juin	88,701	108,538	987,372	1,038,660
July — Juillet	90,223	191,520	974,586	1,071,361
August — Août	96,184	102,121	926,532	873,305
September — Septembre	81,396	87,958	896,105	972,239
October — Octobre	75,469	101,245	902,459	1,122,534
November — Novembre	77,261	113,227	1,067,283	1,094,016
December — Décembre	88,368	111,283	1,138,703	1,183,498
Total	1,004,412	1,237,427	11,499,124	12,486,135

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - suite

	New Brunswick — Nouveau-Brunswick					
	Fredericton			Moncton		
	1972		1973	1972		1973
	thousands of dollars — milliers de dollars					
January — Janvier	141,865	215,154	155,340	220,649		
February — Février	150,207	152,519	159,128	192,844		
March — Mars	167,101	221,582	182,174	221,979		
April — Avril	147,070	240,173	173,469	210,604		
May — Mai	274,066	208,836	191,479	253,948		
June — Juin	187,860	265,275	181,064	232,729		
July — Juillet	180,547	242,030	187,078	245,761		
August — Août	183,613	231,909	195,399	247,212		
September — Septembre	184,138	236,970	181,446	228,775		
October — Octobre	257,490	271,513	199,621	237,820		
November — Novembre	222,623	288,250	200,810	259,452		
December — Décembre	183,315	235,174	212,524	241,764		
Total	2,279,895	2,809,385	2,219,530	2,793,537		
St. John's			Total — 3 centres			
1972		1973	1972		1973	
thousands of dollars — milliers de dollars						
January — Janvier	235,994	292,329	533,199	728,132		
February — Février	237,375	239,769	546,710	585,132		
March — Mars	281,692	293,878	630,967	737,439		
April — Avril	238,057	306,602	558,596	757,379		
May — Mai	277,249	348,208	742,794	810,992		
June — Juin	267,360	306,809	636,284	804,813		
July — Juillet	265,629	348,494	633,254	836,285		
August — Août	269,011	336,688	648,023	815,809		
September — Septembre	264,541	321,221	630,125	786,966		
October — Octobre	280,313	338,071	737,424	847,404		
November — Novembre	281,458	357,319	704,891	905,021		
December — Décembre	291,744	409,647	687,583	886,585		
Total	3,190,423	3,899,035	7,689,848	9,501,957		
Québec						
Chicoutimi		Drummondville		Granby		
1972	1973	1972	1973	1972	1973	
thousands of dollars — milliers de dollars						
January — Janvier	68,297	78,713	58,213	72,125	64,300	93,995
February — Février	72,677	72,249	50,776	59,594	62,512	73,089
March — Mars	86,760	93,728	57,663	64,840	70,772	80,542
April — Avril	78,396	115,386	51,795	78,983	67,040	80,290
May — Mai	104,026	135,796	68,132	80,314	84,914	105,530
June — Juin	92,547	138,972	63,578	91,403	81,309	94,201
July — Juillet	96,032	117,515	60,312	80,576	73,562	88,428
August — Août	100,929	129,118	65,384	89,590	79,038	101,331
September — Septembre	91,692	115,743	75,384	77,041	76,278	93,802
October — Octobre	95,244	128,402	72,955	94,305	79,012	102,716
November — Novembre	114,045	111,668	72,685	86,490	92,792	110,163
December — Décembre	89,816	108,117	71,908	85,858	75,568	95,048
Total	1,090,461	1,345,107	768,785	961,119	907,097	1,119,135

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - suite

	Québec - Concluded - fin					
	Montréal			Québec		
	1972	1973		1972	1973	
	thousands of dollars - milliers de dollars					
January - Janvier	17,058,487	22,114,326		2,106,945	3,015,613	
February - Février	17,916,589	20,089,822		2,378,930	2,732,258	
March - Mars	20,107,357	22,334,063		2,419,417	2,930,116	
April - Avril	18,014,409	22,104,329		2,123,970	2,858,591	
May - Mai	20,425,982	25,230,393		2,441,354	4,268,203	
June - Juin	21,522,365	23,448,799		2,688,750	3,067,501	
July - Juillet	19,625,285	24,375,035		2,745,073	3,041,006	
August - Août	19,849,416	23,681,076		2,853,915	4,041,422	
September - Septembre	19,865,107	23,164,449		2,262,124	2,929,142	
October - Octobre	21,443,473	27,078,768		2,717,246	4,177,821	
November - Novembre	21,437,952	27,582,765		2,397,615	3,643,214	
December - Décembre	20,787,823	24,883,490		2,588,817	3,262,957	
Total	238,054,245	286,087,255		30,724,156	39,967,844	
	St. Hyacinthe		Shawinigan		Sherbrooke	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	79,923	87,153	30,569	32,815	149,191	204,603
February - Février	76,798	69,393	26,377	25,479	136,872	231,770
March - Mars	85,968	105,193	31,775	31,941	149,449	221,605
April - Avril	81,894	99,003	24,304	28,243	141,891	225,114
May - Mai	100,636	110,590	33,363	40,237	184,965	259,210
June - Juin	94,016	109,309	35,700	39,742	176,565	206,317
July - Juillet	84,817	102,261	28,915	31,988	161,994	206,798
August - Août	91,929	117,295	31,308	28,892	162,949	237,027
September - Septembre	89,564	104,437	24,592	29,484	164,988	199,730
October - Octobre	99,810	127,543	34,400	38,416	185,942	238,991
November - Novembre	107,811	123,860	34,002	35,842	183,768	233,247
December - Décembre	97,940	117,877	33,277	37,923	208,822	199,775
Total	1,091,106	1,273,914	368,582	401,002	2,007,396	2,664,189
	Trois-Rivières		Valleyfield		Total - 10 centres	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	87,742	103,920	30,283	39,852	19,733,950	25,843,115
February - Février	80,760	98,273	28,739	36,828	20,830,970	23,488,755
March - Mars	92,615	107,913	32,353	39,433	23,134,129	26,009,374
April - Avril	85,887	103,841	28,517	40,020	20,698,103	25,733,800
May - Mai	103,941	122,418	38,526	47,945	24,585,839	30,400,336
June - Juin	105,721	112,539	36,864	39,181	24,897,415	27,347,964
July - Juillet	93,920	113,538	36,861	43,825	23,006,771	28,200,970
August - Août	99,952	101,595	36,614	45,767	23,371,434	28,573,115
September - Septembre	97,613	104,731	34,160	43,733	22,781,502	26,862,292
October - Octobre	101,194	133,782	38,573	52,479	24,867,849	32,173,223
November - Novembre	109,129	135,246	42,397	54,773	24,592,196	32,117,208
December - Décembre	112,769	128,299	36,885	48,404	24,103,625	25,967,748
Total	1,171,183	1,366,095	420,772	532,240	276,603,783	335,717,900

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - suite

	Ontario					
	Brantford		Chatham		Cornwall	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	143,574	197,116	204,333	245,212	90,603	97,047
February - Février	136,219	160,570	231,674	225,240	74,475	80,175
March - Mars	161,443	201,704	228,502	248,761	110,112	98,212
April - Avril	161,533	184,699	237,473	219,546	111,689	103,641
May - Mai	169,052	246,604	251,519	240,177	102,448	105,241
June - Juin	192,755	263,006	274,614	211,504	102,566	93,743
July - Juillet	170,309	246,188	253,472	219,058	99,740	117,773
August - Août	149,943	197,730	349,220	232,577	104,173	93,950
September - Septembre	152,020	186,428	241,721	216,795	92,145	91,762
October - Octobre	171,998	234,212	320,605	359,631	95,308	107,409
November - Novembre	179,238	231,104	397,788	447,121	103,535	132,874
December - Décembre	177,965	222,675	245,034	325,305	90,330	114,746
Total	1,966,049	2,572,036	3,235,953	3,190,927	1,177,124	1,236,573
	Guelph		Hamilton		Kingston	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	114,291	162,888	1,342,179	1,602,472	133,306	148,133
February - Février	105,170	125,346	1,321,537	1,465,542	130,139	141,978
March - Mars	131,732	147,749	1,409,268	1,769,333	132,603	153,781
April - Avril	117,019	155,605	1,229,971	1,815,484	134,539	157,545
May - Mai	154,258	176,367	1,539,263	1,955,965	169,084	214,345
June - Juin	148,106	172,381	1,578,846	1,930,066	169,100	187,824
July - Juillet	128,027	181,009	1,396,627	1,903,304	152,925	195,618
August - Août	133,076	170,126	1,440,632	1,852,727	159,131	202,872
September - Septembre	138,348	168,890	1,415,358	1,747,777	157,870	185,276
October - Octobre	143,887	210,319	1,529,899	1,883,369	169,149	198,744
November - Novembre	154,048	199,783	1,563,254	2,029,659	164,776	205,234
December - Décembre	159,081	209,093	1,569,084	1,992,467	146,264	177,843
Total	1,627,043	2,079,556	17,335,918	21,948,165	1,818,886	2,169,193
	Kitchener		London		Niagara Falls	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	385,355	489,434	941,136	1,345,536	85,063	110,536
February - Février	356,010	447,526	869,975	1,262,338	80,200	98,559
March - Mars	397,981	505,567	1,030,218	1,356,295	98,286	113,195
April - Avril	414,137	443,565	922,655	1,334,035	87,603	113,741
May - Mai	526,392	586,527	955,675	1,426,804	105,574	131,787
June - Juin	493,964	542,142	1,187,726	1,321,452	107,031	128,217
July - Juillet	454,711	529,151	1,400,334	1,505,808	108,926	146,579
August - Août	377,844	551,342	1,359,995	1,384,658	113,302	133,274
September - Septembre	407,963	540,589	1,314,136	1,294,057	112,679	129,399
October - Octobre	487,963	631,217	1,215,227	1,612,371	82,339	150,585
November - Novembre	451,495	609,306	1,316,320	1,570,061	125,626	136,196
December - Décembre	438,215	571,292	1,252,038	1,474,194	114,783	130,540
Total	5,192,030	6,447,658	13,765,435	16,887,429	1,221,412	1,522,608

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - suite

	Ontario - Continued - suite					
	Oshawa		Ottawa		Peterborough	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	551,973	820,354	1,590,300	1,955,763	105,152	129,403
February - Février	688,973	813,798	1,707,231	1,578,884	103,241	101,020
March - Mars	693,729	838,928	1,508,162	1,823,267	102,054	127,541
April - Avril	750,709	845,330	1,714,323	1,942,300	108,125	125,960
May - Mai	774,937	984,475	1,786,168	1,900,960	130,208	150,915
June - Juin	723,560	1,083,910	1,666,140	1,572,162	128,136	151,912
July - Juillet	875,946	990,538	1,786,824	2,167,084	126,894	157,520
August - Août	541,519	862,187	1,704,139	2,135,214	126,948	142,149
September - Septembre	605,893	758,396	1,662,530	1,960,397	129,593	129,240
October - Octobre	817,032	1,129,939	1,749,658	2,025,012	129,820	153,468
November - Novembre	863,674	1,164,066	1,786,489	2,051,674	126,149	169,622
December - Décembre	806,526	1,226,101	1,703,161	1,995,669	131,170	153,897
Total	8,694,246	11,518,022	20,365,185	23,108,386	1,447,390	1,692,647
	St. Catharines		Sarnia		Sault Ste. Marie	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	204,527	264,409	142,155	151,264	118,430	266,918
February - Février	206,387	199,726	144,549	136,139	128,723	245,638
March - Mars	210,316	248,434	133,181	158,915	130,026	228,264
April - Avril	201,701	244,248	126,208	146,409	133,959	258,423
May - Mai	199,806	267,415	145,303	164,438	162,776	570,351
June - Juin	236,251	273,303	153,017	173,147	131,943	379,299
July - Juillet	247,357	285,024	141,582	199,636	162,515	545,019
August - Août	231,180	244,638	152,003	182,163	124,641	701,160
September - Septembre	227,413	247,766	131,297	149,629	147,392	651,405
October - Octobre	252,212	286,100	140,121	185,145	209,380	859,156
November - Novembre	267,565	294,649	167,937	184,388	240,634	734,906
December - Décembre	235,184	299,067	146,278	184,515	235,003	651,082
Total	2,719,899	3,154,779	1,723,631	2,015,778	1,925,422	6,091,621
	Sudbury		Thunder Bay		Timmins	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	179,811	198,239	191,319	199,076	41,449	45,125
February - Février	173,110	167,044	188,690	199,954	38,304	42,932
March - Mars	168,470	183,589	187,001	225,831	44,499	47,721
April - Avril	169,540	188,303	96,433	216,425	39,080	48,695
May - Mai	197,978	212,353	212,711	232,075	49,294	51,231
June - Juin	215,287	226,462	222,030	224,990	48,317	50,266
July - Juillet	209,508	221,514	240,662	239,440	49,826	55,089
August - Août	205,887	204,711	237,938	260,848	45,849	55,485
September - Septembre	200,422	206,195	214,428	224,388	50,274	50,245
October - Octobre	207,032	239,584	230,482	260,726	44,820	55,586
November - Novembre	214,027	221,589	220,918	268,234	50,344	61,275
December - Décembre	196,798	205,855	200,244	255,147	45,875	58,941
Total	2,337,870	2,475,438	2,442,856	2,807,134	547,931	622,591

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - suite

	Ontario - Concluded - fin					
	Toronto		Windsor		Total - 20 centres	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	34,736,884	46,306,343	626,704	735,325	41,928,544	55,470,413
February - Février	35,156,571	42,932,771	613,148	724,359	42,454,101	51,149,539
March - Mars	36,350,060	49,446,948	624,709	984,728	43,852,352	58,928,763
April - Avril	35,530,297	49,702,068	686,011	876,670	42,973,005	59,122,692
May - Mai	37,389,306	54,191,616	727,271	1,055,918	45,749,021	64,865,564
June - Juin	39,447,870	52,394,899	700,867	923,072	47,928,126	62,303,757
July - Juillet	38,566,897	52,209,325	767,599	995,870	47,340,681	63,110,537
August - Août	37,271,675	54,939,941	928,446	800,081	45,757,541	65,347,833
September - Septembre	39,022,122	51,466,286	681,516	761,563	47,105,180	61,166,483
October - Octobre	40,977,901	62,185,583	849,115	1,105,982	49,823,948	73,874,138
November - Novembre	42,260,405	55,226,024	718,521	991,299	51,372,743	66,929,064
December - Décembre	43,775,021	50,370,266	819,685	1,090,556	52,487,639	61,709,251
Total	460,485,009	621,392,070	8,743,592	11,045,423	558,772,881	743,978,034
	Manitoba					
	Brandon		Winnipeg		Total - 2 centres	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	49,345	59,727	3,571,062	4,266,030	3,266,030	4,325,757
February - Février	57,824	53,444	3,547,512	3,991,744	3,605,396	4,045,188
March - Mars	63,845	66,938	4,123,154	4,347,175	4,186,999	4,414,113
April - Avril	55,081	58,945	3,508,866	4,347,253	3,563,947	4,406,198
May - Mai	66,785	73,230	3,589,616	5,109,509	3,656,401	5,182,739
June - Juin	60,237	62,107	3,947,353	4,860,201	4,007,590	4,922,308
July - Juillet	56,968	66,236	4,169,066	5,221,473	4,226,034	5,287,709
August - Août	61,284	72,828	4,259,335	5,109,180	4,320,619	5,182,008
September - Septembre	56,453	61,213	3,937,711	4,917,643	3,994,164	4,978,856
October - Octobre	64,448	75,841	4,216,562	5,588,798	4,281,010	5,664,639
November - Novembre	68,758	76,734	4,318,037	5,364,933	4,386,795	5,441,667
December - Décembre	68,412	67,319	3,882,397	5,442,976	3,950,809	5,510,295
Total	729,440	794,562	47,070,671	58,366,915	47,800,111	59,161,477
	Saskatchewan					
	Moose Jaw		Prince Albert		Regina	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	39,341	55,673	42,307	51,504	1,104,470	1,587,879
February - Février	34,830	36,541	44,373	48,652	1,001,997	897,060
March - Mars	35,983	45,392	50,303	53,527	1,195,896	1,216,937
April - Avril	41,198	46,356	52,034	51,518	1,016,799	1,205,660
May - Mai	44,698	58,914	56,870	60,355	1,109,027	1,133,444
June - Juin	45,695	52,998	59,905	57,521	1,379,863	1,091,540
July - Juillet	38,773	53,599	57,449	61,830	1,121,348	1,122,093
August - Août	41,394	53,738	59,508	59,658	811,809	1,308,147
September - Septembre	37,257	48,398	60,949	51,652	699,470	1,422,975
October - Octobre	46,959	57,171	54,653	71,002	1,045,541	1,369,432
November - Novembre	54,966	63,074	60,105	75,169	1,261,415	1,238,275
December - Décembre	45,110	54,199	49,709	62,178	935,540	1,165,776
Total	506,195	626,053	648,165	704,566	12,647,496	14,759,218

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - suite

	Saskatchewan - Concluded - fin					
	Saskatoon			Total - 4 centres		
	1972	1973		1972	1973	
	thousands of dollars - milliers de dollars					
January - Janvier	238,196	318,500		1,424,314	2,013,556	
February - Février	259,264	288,347		1,340,464	1,270,600	
March - Mars	259,334	331,337		1,541,526	1,647,193	
April - Avril	273,484	317,858		1,383,515	1,621,392	
May - Mai	274,732	369,523		1,485,323	1,622,236	
June - Juin	297,289	347,169		1,782,752	1,549,228	
July - Juillet	280,320	336,334		1,497,890	1,573,856	
August - Août	299,840	379,845		1,212,551	1,801,388	
September - Septembre	288,549	341,468		1,086,225	1,864,493	
October - Octobre	300,676	418,179		1,412,150	1,915,784	
November - Novembre	313,440	395,361		1,689,926	1,771,879	
December - Décembre	275,382	377,280		1,305,741	1,659,433	
Total	3,360,521	4,221,201		17,162,377	20,311,038	
	Alberta					
	Calgary			Edmonton		
	1972	1973		1972	1973	
	thousands of dollars - milliers de dollars					
January - Janvier	2,443,994	3,345,464		1,602,430	2,187,595	
February - Février	2,398,081	2,429,668		1,682,131	1,955,774	
March - Mars	2,711,722	3,357,196		1,920,130	2,403,807	
April - Avril	2,701,590	3,232,315		2,133,021	2,719,742	
May - Mai	2,797,505	3,444,132		2,236,417	2,713,108	
June - Juin	2,768,664	3,415,110		2,301,417	2,919,561	
July - Juillet	2,772,953	3,515,851		1,987,213	2,751,919	
August - Août	2,894,341	3,618,272		2,156,354	2,866,109	
September - Septembre	2,720,547	3,514,343		1,857,753	2,629,915	
October - Octobre	2,865,001	4,181,333		2,107,308	3,292,514	
November - Novembre	3,119,777	4,022,345		2,209,543	3,321,492	
December - Décembre	3,208,428	4,271,941		2,293,292	3,269,124	
Total	33,402,603	42,347,970		24,487,009	33,030,660	
	Lethbridge		Medicine Hat		Total - 4 centres	
	1972	1973	1972	1973	1972	1973
	thousands of dollars - milliers de dollars					
January - Janvier	107,284	146,727	39,997	57,933	4,193,705	5,737,719
February - Février	103,910	110,522	40,013	44,283	4,224,135	4,540,247
March - Mars	117,796	136,775	49,964	52,361	4,799,612	5,950,139
April - Avril	110,501	133,815	47,906	52,511	4,993,018	6,138,383
May - Mai	135,298	165,267	54,685	54,892	5,223,905	6,377,399
June - Juin	139,876	163,320	51,291	54,015	5,261,248	6,552,006
July - Juillet	127,169	171,301	47,937	51,666	4,935,272	6,490,737
August - Août	138,319	164,160	46,806	55,325	5,235,820	6,703,866
September - Septembre	120,362	145,646	44,406	54,500	4,743,068	6,344,404
October - Octobre	129,411	180,580	51,433	73,833	5,153,153	7,728,260
November - Novembre	160,943	216,819	61,849	85,657	5,552,112	7,646,313
December - Décembre	141,535	174,075	49,098	62,658	5,692,353	7,777,798
Total	1,532,404	1,909,007	585,385	699,634	60,007,401	77,987,271

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1972 and 1973 - Concluded
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1972 et 1973 - fin

	British Columbia - Colombie-Britannique			
	Vancouver ¹		Victoria	
	1972	1973	1972	1973
	thousands of dollars - milliers de dollars			
January - Janvier	4,610,005	6,298,240	620,160	897,854
February - Février	5,260,549	6,092,615	658,943	830,918
March - Mars	5,633,703	6,404,307	878,820	1,040,746
April - Avril	5,267,724	6,448,123	668,582	881,313
May - Mai	5,787,560	7,620,689	779,602	906,758
June - Juin	5,872,047	7,213,334	934,093	1,178,900
July - Juillet	5,523,236	8,100,806	831,383	1,238,740
August - Août	5,822,686	8,704,225	1,118,909	1,348,149
September - Septembre	5,490,594	7,109,241	784,608	998,372
October - Octobre	6,160,507	8,620,206	913,032	1,039,934
November - Novembre	7,118,462	8,353,034	944,578	1,299,421
December - Décembre	6,219,750	8,367,640	827,355	1,002,468
Total	68,766,823	89,332,460	9,960,065	12,663,573
	Total - 2 centres		Canada - 50 centres	
	1972	1973	1972	1973
	thousands of dollars - milliers de dollars			
January - Janvier	5,230,165	7,196,094	78,227,272	102,972,320
February - Février	5,919,492	6,923,533	80,279,412	93,474,070
March - Mars	6,512,523	7,445,053	86,129,535	106,702,779
April - Avril	5,936,306	7,329,436	81,661,750	106,809,243
May - Mai	6,567,162	8,527,447	89,590,839	119,634,066
June - Juin	6,806,140	8,392,234	92,954,349	113,578,258
July - Juillet	6,354,619	9,339,546	89,628,576	116,783,119
August - Août	6,941,595	10,052,374	89,006,654	120,271,289
September - Septembre	6,275,202	8,107,613	88,180,992	111,641,095
October - Octobre	7,073,539	9,660,140	94,927,582	133,740,450
November - Novembre	8,063,040	9,652,455	98,275,628	126,401,514
December - Décembre	7,047,105	9,370,108	97,070,656	117,877,293
Total	78,726,888	101,996,033	1,065,933,245	1,369,885,496

¹ New Westminster included in Vancouver. - New Westminster est compris dans Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts
TABLEAU 6. Chèques tirés¹ sur des comptes courants et des comptes d'épargne

	Current accounts — Comptes courants			Savings accounts — Comptes d'épargne		
	Cheques cashed ¹ — Chèques encaissés	Deposits — Dépôts	Turnover ratio — Taux de transaction	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover ratio — Taux de transaction
	\$'000		%	\$'000		%
1942.	58,023,253	..	..	2,653,701	2,252,774	1.18
1945.	64,971,186	..	..	3,413,627	2,731,926	1.25
1946.	65,174,276	..	..	4,073,331	3,301,891	1.23
1949.	82,535,118	..	..	5,019,247	4,318,206	1.16
1950.	94,845,881	..	..	5,789,578	4,542,669	1.27
1953.	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1955.	152,565,052	3,959,938	38.53	8,785,926	6,100,120	1.44
1956.	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957.	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958.	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959.	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960.	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961.	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962.	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963.	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964.	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965.	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966.	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967.	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968.	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969.	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970.	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1971.	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972.	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973.	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1972						
January — Janvier	75,382,327	8,804,589	102.74	2,844,945	24,304,708	1.40
February — Février	77,432,022	8,419,043	110.37	2,847,390	24,867,521	1.37
March — Mars	83,505,288	8,347,364	120.05	2,624,247	25,617,993	1.23
April — Avril	79,206,549	8,581,875	110.75	2,455,201	26,403,331	1.12
May — Mai	85,840,124	8,782,295	117.29	3,750,715	22,582,256	1.99
June — Juin	88,861,938	9,148,513	116.56	4,092,411	23,071,722	2.13
July — Juillet	86,151,233	9,447,294	109.08	3,477,343	27,405,300	1.52
August — Août	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September — Septembre	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October — Octobre	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November — Novembre	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December — Décembre	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973						
January — Janvier	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February — Février	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March — Mars	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April — Avril	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May — Mai	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June — Juin	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July — Juillet	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August — Août	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September — Septembre	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre	129,692,064	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December — Décembre	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27

¹ (A) For 33 centres from 1943 to 1948. — Pour 33 centres de 1943 à 1948.

(B) For 34 centres in 1949. — Pour 34 centres en 1949.

(C) For 35 centres from 1949 to 1957. — Pour 35 centres de 1949 à 1957.

(D) For 52 centres from 1957 to 1960. — Pour 52 centres de 1957 à 1960.

(E) For 51 centres from 1961 to 1969. — Pour 51 centres de 1961 à 1969.

(F) For 50 centres from 1970. — Pour 50 centres de 1970.

² As of June, 1957 includes personal chequing accounts. — À partir de juin 1957, comprend les comptes de chèques personnels.

Note: Turnover is the ratio of cheques cashed to an average of deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by month prior to 1953. — Nota: Le volume des transactions est exprimé comme le taux de chèques tirés sur un nombre moyen de comptes. Le volume des transactions mensuelles est calculé sur une base annuelle en multipliant le taux par 12. Les données sur les comptes courants ont été rectifiées en fonction de la Loi sur les banques de 1954, et ne sont disponibles par mois qu'après 1953.

.. Figures not available. — Chiffres non disponibles.



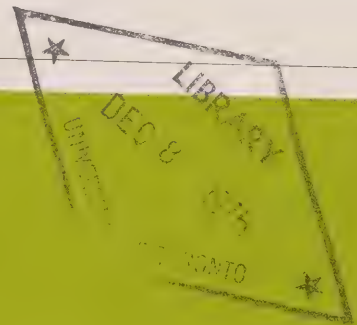
Catalogue
61-201

Cheques cashed in clearing centres

1974

Chèques encaissés dans les centres de compensation

1974



CHEQUES CASHED IN CLEARING CENTRES

CHÈQUES ENCAISSÉS DANS LES CENTRES DE COMPENSATION

1974

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce

October - 1975 - Octobre
S-4404-510

Price—Prix: \$1.05

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Information Canada
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FOREWORD

This report continues the series published since 1924 when statistical data on amounts debited to deposit accounts first became available from chartered bank branches in principal Canadian clearing centres. Initially, data was collected from 35 clearing centres and this was increased to 52 in 1953 in an attempt to raise the coverage to the pre-war levels. Effective in January 1961 cheques cashed in the Vancouver clearing centre include those previously reported from New Westminster as a separate clearing centre. Effective January 1970 Fort William and Port Arthur have merged into the city of Thunder Bay. The number of clearing centres now stands at 50.

The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. Negotiations are currently underway for the initiation of collection of bank debits from all bank branches across Canada by provinces and by economic regions.

The annual fluctuations in these series reflect generally the cyclical movements in the economy but these fluctuations tend to be distorted to a greater or lesser extent by such factors as inflation and the trend towards greater utilization of cheques in the payment system.

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AVANT-PROPOS

Ce bulletin fait suite à la série publiée depuis 1924, première année où l'on a pu disposer de données sur les montants débités des comptes de dépôt par les banques à charte, dans les principaux centres de compensation canadiens. À l'origine, les données étaient recueillies à partir de 35 centres de compensation. Ce chiffre fut augmenté par la suite si bien qu'en 1953 l'enquête couvrait 52 centres, ce qui rétablissait la couverture à ce qu'elle était avant la guerre. À partir de janvier 1961, les données sur les chèques encaissés par le centre de compensation de Vancouver comprennent également celles de New Westminster, auparavant présentées séparément. À partir de 1970, Fort William et Port Arthur se sont regroupés pour former le centre de Thunder Bay. Le nombre des centres de compensation est donc maintenant de 50.

Les données fondamentales sont rassemblées et fournies à Statistiques Canada par l'Association des banquiers canadiens. Des pourparlers sont présentement en cours afin d'introduire la collecte des crédits bancaires pour toutes les succursales des banques à travers le Canada, par province ainsi que par région économique.

Les fluctuations annuelles dans cette série reflètent les mouvements cycliques généralement observés dans l'économie. Toutefois, ces fluctuations peuvent être influencées dans une certaine mesure par des facteurs tels que l'inflation et l'orientation vers une plus grande utilisation des chèques comme moyen de paiements.

Pour éclaircissements ou renseignements supplémentaires, veuillez communiquer avec la Section des institutions financières: R.R. Rotor, chef, 613-996-6631, R.R. Moreau, 613-996-6686, Guy Lefebvre, 613-996-6640.

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TABLE OF CONTENTS

	Page
Introduction	7
Definition and Coverage	8
Chart	
1, 2, 3, 4. Canada and Principal Cities 1945 - 1974	11
5, 6. Canada, Economic Areas and Large Centres, 1945 - 1974	15
Table	
1. Cheques Cashed against Individual Accounts at 35 Clearing Centres in Canada for Representative Years	18
2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing Centres; Cheques Cashed expressed in Terms of 1938 = 100	20
3. Relative Importance of Individual Clearing Centres	22
4. Cheques Cashed against Individual Accounts, by Regions and Centres	23
5. Cheques Cashed by Clearing Centres and Month, 1973 and 1974	34
6. Cheques Cashed against Current and Savings Accounts	42

TABLE DES MATIÈRES

	Page
Introduction	7
Définition et couverture	8
Graphique	
1, 2, 3, 4. Canada et principales villes, 1945 - 1974 . . .	11
5, 6. Canada, région économiques et grands centres, 1945 - 1974	15
Tableau	
1. Chèques tirés sur des comptes personnels dans 35 centres de compensation au Canada pour années représentatives	18
2. Chèques tirés sur des comptes personnels (analyse en pourcentage) dans 32 centres de compensation (l'année 1938 servant de base 100)	20
3. Importance relative des centres de compensation individuels	22
4. Chèques tirés sur des comptes personnels, par région et par centre	23
5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974	34
6. Chèques tirés sur des comptes courants et des comptes d'épargne	42

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1974. The value of cheques cashed in the 50 centres rose to \$1,698,305.1 million, an increase of 24.0% above the value of \$1,369,885.5 million for 1972. Cheques cashed in Ontario showed an increase of 16.8%, Quebec 30.9%, British Columbia 30.8%, the Atlantic Provinces 27.6%, and the Prairie Provinces 36.3%.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the Second World War. Since 1939 however, the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-nine of the 50 centres showed a higher value of cheques cashed in 1974 as compared with 1973. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 26.5% above the value for 1973. Cheques cashed in Montreal increased by 30.9% and in Toronto by 15.8%. In the Western regions cheques cashed in Winnipeg were higher by 37.8% and in Vancouver by 26.8%.

Over 51.1% of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in Toronto accounted for over 82.8% of the provincial total. Cheque cashed in Quebec were over 26.0% and the Prairie Provinces over 12.6% of the Canada total. Value of cheques cashed in Winnipeg was over 37.5% of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was over 7.9% of the national total. Vancouver remains the predominant centre in this region.

La valeur totale des chèques encaissés dans les centres de compensation canadiens a atteint un nouveau record en 1974. Cette valeur s'élevait pour l'ensemble des 50 centres à \$1,698,305.1 millions, soit 24.0 % de plus qu'en 1972 (\$1,369,885.5 millions). L'augmentation était de 16.8 % en Ontario, de 30.9 % au Québec, de 30.8 % en Colombie-Britannique, de 27.6 % dans les provinces de l'Atlantique et de 36.3 % dans les provinces des Prairies.

Tendance chronologique

Le tableau 2 présente les changements observés dans la valeur des chèques encaissés dans les premiers centres de compensation. Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 centres). En 1926, Sarnia est venu s'ajouter aux centres déjà existants, puis Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's, Terre-Neuve, ce qui portait le total des centres à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouveaux centres étaient créés ce qui donnait un total de 52. Puis, en 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former le centre de Thunder Bay donnant alors un total de 50 centres de compensation.

La valeur des paiements a augmenté régulièrement dans tout le pays de 1924 à 1929. De 1929 à 1932, cette valeur connut une baisse sérieuse puis oscilla entre des limites étroites jusqu'à la déclaration de la Seconde Guerre Mondiale. Depuis 1939 toutefois, la valeur des chèques encaissés dans ces centres a augmenté régulièrement et rapidement.

Les centres

En 1974, la valeur des chèques encaissés était supérieure dans 49 des 50 centres comparativement à 1973. L'augmentation était de 26.5 % à Halifax, principal centre des provinces de l'Atlantique. À Montréal, cette augmentation était de 30.9 % et à Toronto de 15.8 %. Dans les régions de l'Ouest, la valeur était supérieur de 37.8 % à Winnipeg et de 26.8 % à Vancouver.

Plus de 51.1 % des chèques encaissés au Canada l'étaient en Ontario. Les chèques encaissés à Toronto représentaient plus de 82.8 % du total provincial. Québec représentait approximativement 26.0 % et les provinces des Prairies plus de 12.6 % du total national. Plus de 37.5 % des chèques encaissés dans les provinces des Prairies l'étaient à Winnipeg. Quant à la Colombie-Britannique, elle représentait plus de 7.9 % du total national, Vancouver étant toujours le principal centre de cette région.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised beginning in 1957 to exclude government deposits. As of June 1957, cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits was revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cashed in the Vancouver clearing house include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 147.45 for 1974 as compared with 129.78 for 1973 and 113.10 for 1972. The annual turnover of savings deposits was 1.52 in comparison with 1.50 for 1973 and 1.46 for 1972.

Definition and Coverage

Statistical data shown in this publication and in the monthly reports on "cheques cashed" are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series as it is felt that their inclusion would be misleading.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89%

Volume des transactions

On a rectifié les données touchant au volume des transactions sur comptes courants à partir de 1967 afin d'en éliminer les comptes des administrations. En juin 1957, les chèques encaissés comprenaient les chèques tirés sur des comptes chèques personnels. Les chiffres des chèques encaissés de 1943 à 1949 sont donnés pour 34 centres et de 1950 à 1957 pour 35 centres. Pour les années 1958 à 1960, le volume des transactions sur comptes courants a été rectifié afin d'avoir des chiffres pour les 52 centres. À partir de janvier 1961 les chèques encaissés à Vancouver comprenaient ceux de New Westminster (auparavant déclarés séparément) ce qui réduisait le nombre des centres de compensation à 51. En janvier 1970, Fort William et Port Arthur formaient le centre de Thunder Bay portant le total à 50 centres.

Le taux moyen du volume des transactions sur comptes courants était en 1974 de 147.45 comparative-ment à 129.78 en 1973 et 113.10 en 1972. Le volume annuel des transactions sur comptes d'épargne était en 1974 de 1.52 contre 1.50 en 1973 et 1.46 en 1972.

Définition et couverture

D'une manière générale, les données statistiques présentées ici et dans le bulletin mensuel "chèques encaissés" s'en tiennent aux sommes portées au débit des comptes de dépôt des clients par les banques, qu'il s'agisse de comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Les chèques tirés par les banques sur leurs propres comptes ou sur la Banque du Canada ne sont pas compris ici, pas plus que le règlement des soldes compensés. Le règlement des soldes dans les principaux centres se fait directement en portant les sommes en question au débit ou au crédit des comptes de ces banques auprès de la Banque du Canada.

Les transactions bancaires avec l'étranger sont réglées grâce à des bordereaux de chambres de compensation. Ces types de règlements ne sont pas compris dans la série "chèques encaissés"; on a pensé que leur inclusion serait source d'interprétations erronées.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des centres de chambres de compensation; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques

of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments, were recorded, accounted for 85% of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89% to 85%. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2% of the total population of all urban communities over 1,000, as compared with 38.9% in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces, the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January 1935.

encaissés dans les 32 centres de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 centres de l'époque, représentaient 85 % du total canadien. La proportion que représentaient les centres déclarants avait donc diminué depuis 1935, passant de 89 % à 85 %. Il est probable que des mouvements de population ont été entre autres à l'origine de ces modifications. Les données du recensement de 1951 indiquent que la population résidant dans des cités, villes et villages de 1,000 à 30,000 habitants représentait alors 41.2 % de la population des communautés urbaines au Canada comparativement à 38.9 % en 1941.

Afin d'améliorer la qualité des chiffres actuels, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres centres. Il s'agissait de Charlottetown, Glace Bay, Fredericton et Sydney dans les provinces de l'Atlantique; de Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield et Drummondville au Québec; de Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins et Port Arthur en Ontario.

Le tableau suivant permet de voir la proportion par région économique que représentent les chèques encaissés par les centres déclarants par rapport au total national pour le mois de janvier 1953 (les totaux sont présentés pour les anciens 35 centres et pour la nouvelle série de 52 centres) comparativement à janvier 1935.

	January - 1935 - Janvier			January - 1953 - Janvier				
	Total Canada	32 centres	Coverage - Couver- ture	Total Canada	35 centres	Coverage - Couver- ture	52 centres	Coverage - Couver- ture
	\$'000		%	\$'000		%	\$'000	%
Atlantic Provinces - Provinces de l'Atlantique	88,866	43,509	49	529,207	286,801	54	352,326	67
Québec	835,326	781,272	94	3,669,142	3,218,901	88	3,324,414	91
Ontario	1,463,621	1,289,471	88	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces - Provinces des Prairies	472,034	435,391	92	2,200,893	1,920,500	87	1,920,500	87
British Columbia - Colombie-Bri- tannique	154,517	132,408	86	1,165,383	962,418	83	962,418	83
Yukon and Northwest Territories - Yukon et Territoires du Nord- Ouest	-	-	-	5,288	-	-	-	-
Total	3,014,363	2,682,050	89	13,833,828	11,723,340	85	12,122,785	88

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1973 and 1974 for all 50 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by province, as reported by all banks for the month of January 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against deposit accounts outside the reporting clearing centres.

Le tableau ci-dessus montre que, dans toutes les régions sauf les provinces de l'Atlantique, la couverture a diminué entre 1935 et 1953. La prise en compte du centre de St. John's, Terre-Neuve, en 1949 a joué dans l'extension de la couverture dans les provinces de l'Atlantique. Notons que ces 17 nouveaux centres ramènent presque la couverture à ce qu'elle était en 1935. Dans quatre des cinq principales régions, les chiffres sur les débits bancaires publiés avant 1953 étaient un indicateur assez juste de la tendance des transactions du secteur privé. L'addition de ces nouveaux centres a nettement amélioré la qualité de la couverture dans les provinces de l'Atlantique. Le tableau 5 présente les données mensuelles de 1973 et 1974 pour l'ensemble des 50 centres actuels.

On trouve ci-après un état des débits aux comptes courants et aux comptes d'épargne déclarés par toutes les banques pour le mois de janvier 1953 (répartition par province). Les chiffres comprennent le total des débits des succursales des chambres de compensation déclarés séparément chaque mois ainsi que tous les chèques tirés sur des comptes de dépôt à l'extérieur des centres de compensation déclarants.

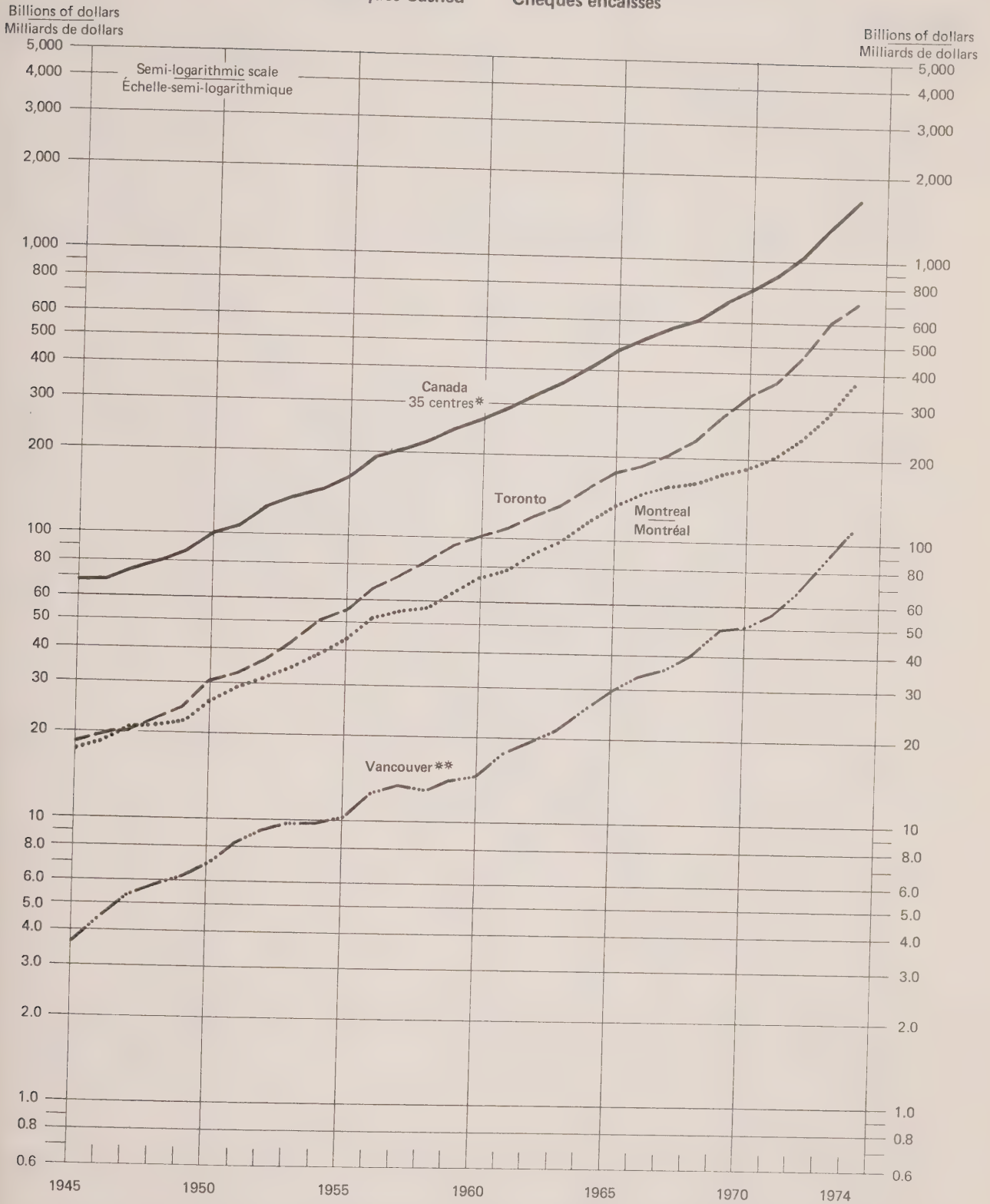
Total Cheques Cashed by Provinces, January 1953
Total des chèques encaissés, par province, janvier 1953

Province	Current account Compte courant	Savings account Compte d'épargne	Total
	dollars		
Newfoundland - Terre-Neuve	78,625,103	3,326,241	81,951,344
Prince Edward Island - Île-du-Prince-Edouard	23,346,704	1,789,200	25,135,904
Nova Scotia - Nouvelle-Écosse	229,393,287	11,869,240	241,262,527
New Brunswick - Nouveau-Brunswick	170,480,215	10,376,656	180,856,871
Québec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia - Colombie-Britannique	1,081,413,199	83,969,762	1,165,382,961
Yukon and Northwest Territories - Yukon et Territoires du Nord-Ouest	5,224,659	63,429	5,288,088
Total Canada	13,078,431,755	755,396,330	13,833,828,085

Chart - 1

Graphique - 1

Cheques Cashed — Chèques encaissés



* Includes St. John's, Nfld. as of 1949, and Cornwall, Ontario as of 1950. — Y compris Saint-Jean (T.-N.) à partir de 1949 et Cornwall, Ontario à partir de 1950.

** Includes New Westminster as of January 1961. — Y compris New Westminster à partir de janvier 1961.

Chart - 2

Graphique - 2

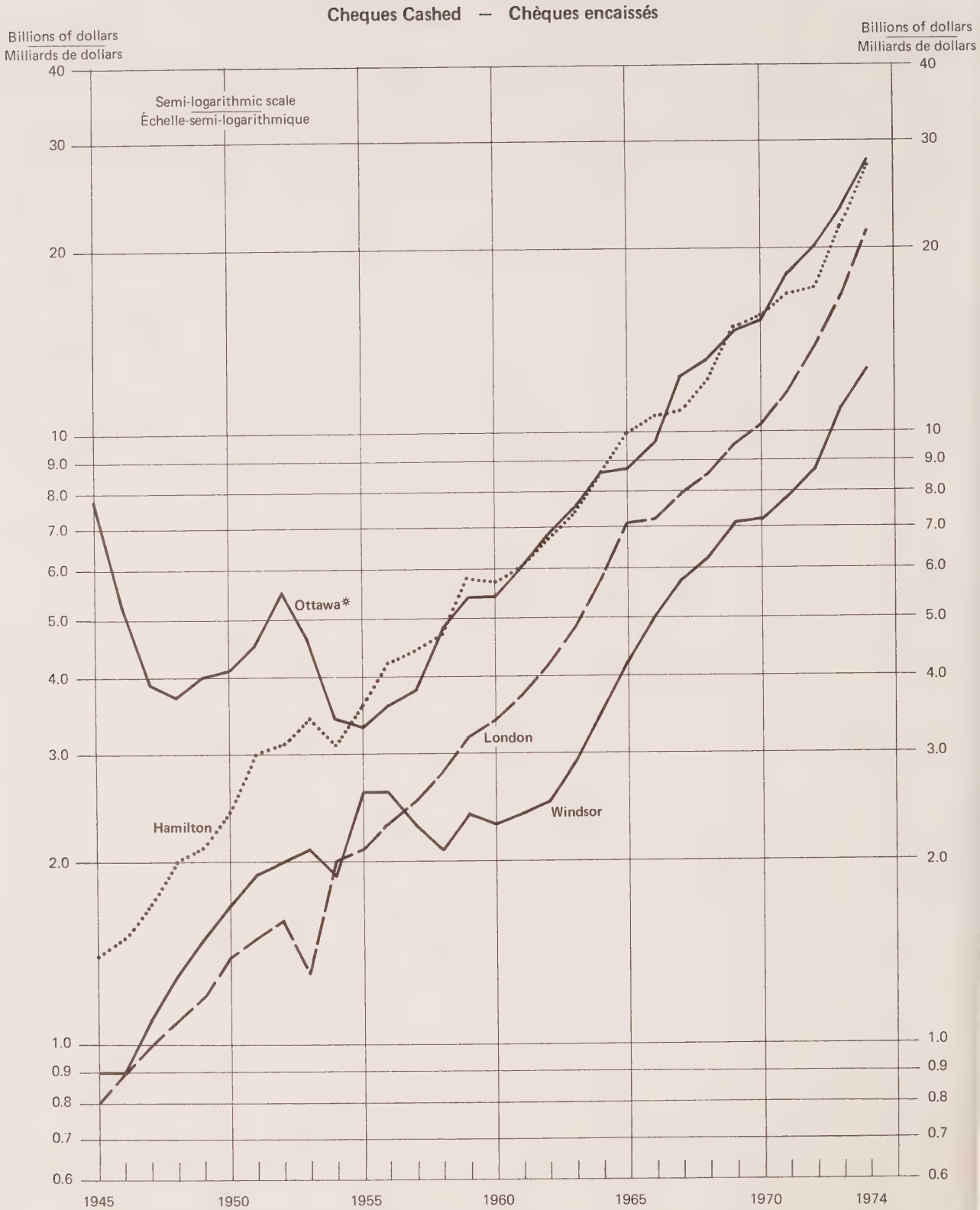


Chart - 3

Graphique - 3

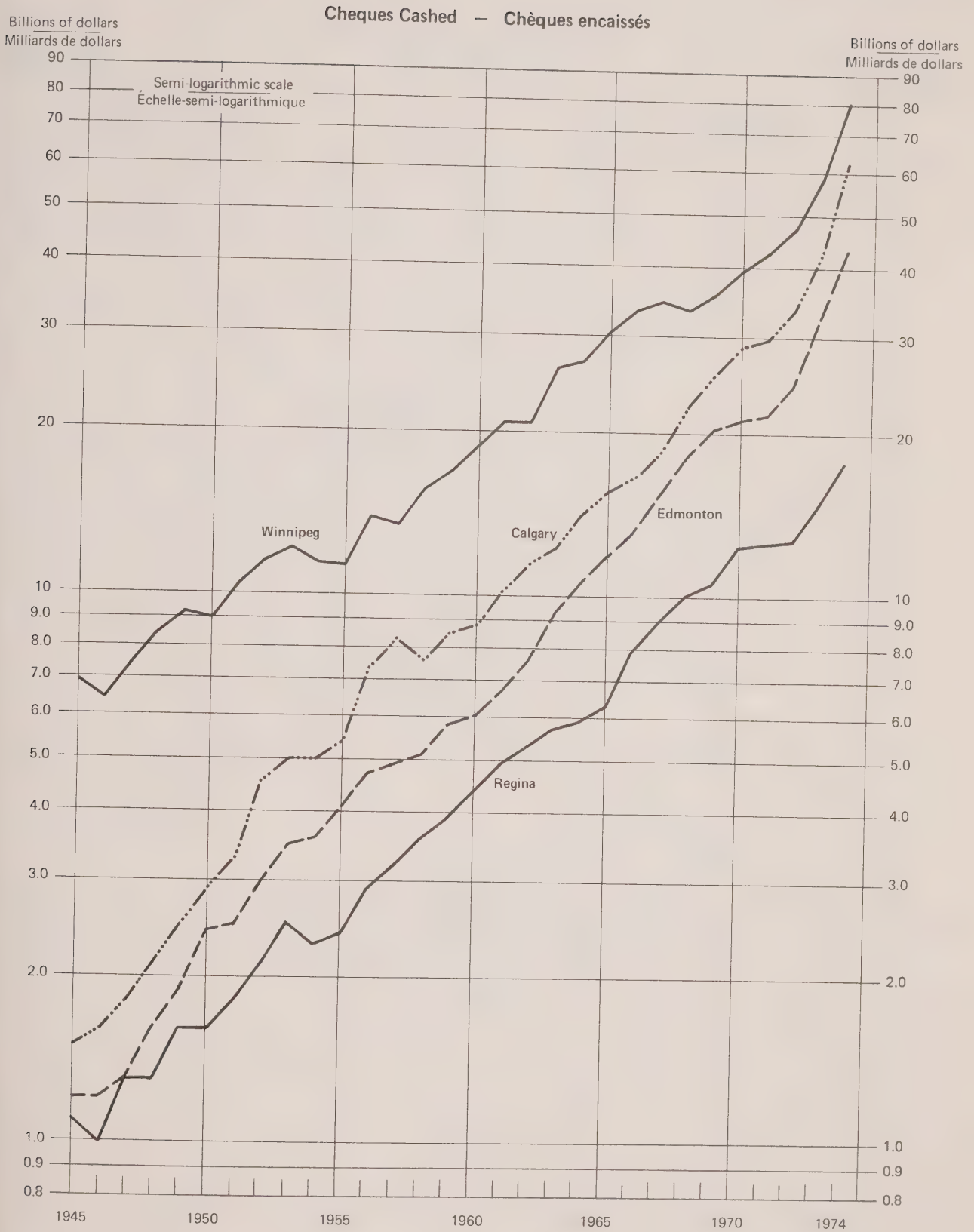


Chart - 4

Graphique - 4

Cheques Cashed -- Chèques encaissés

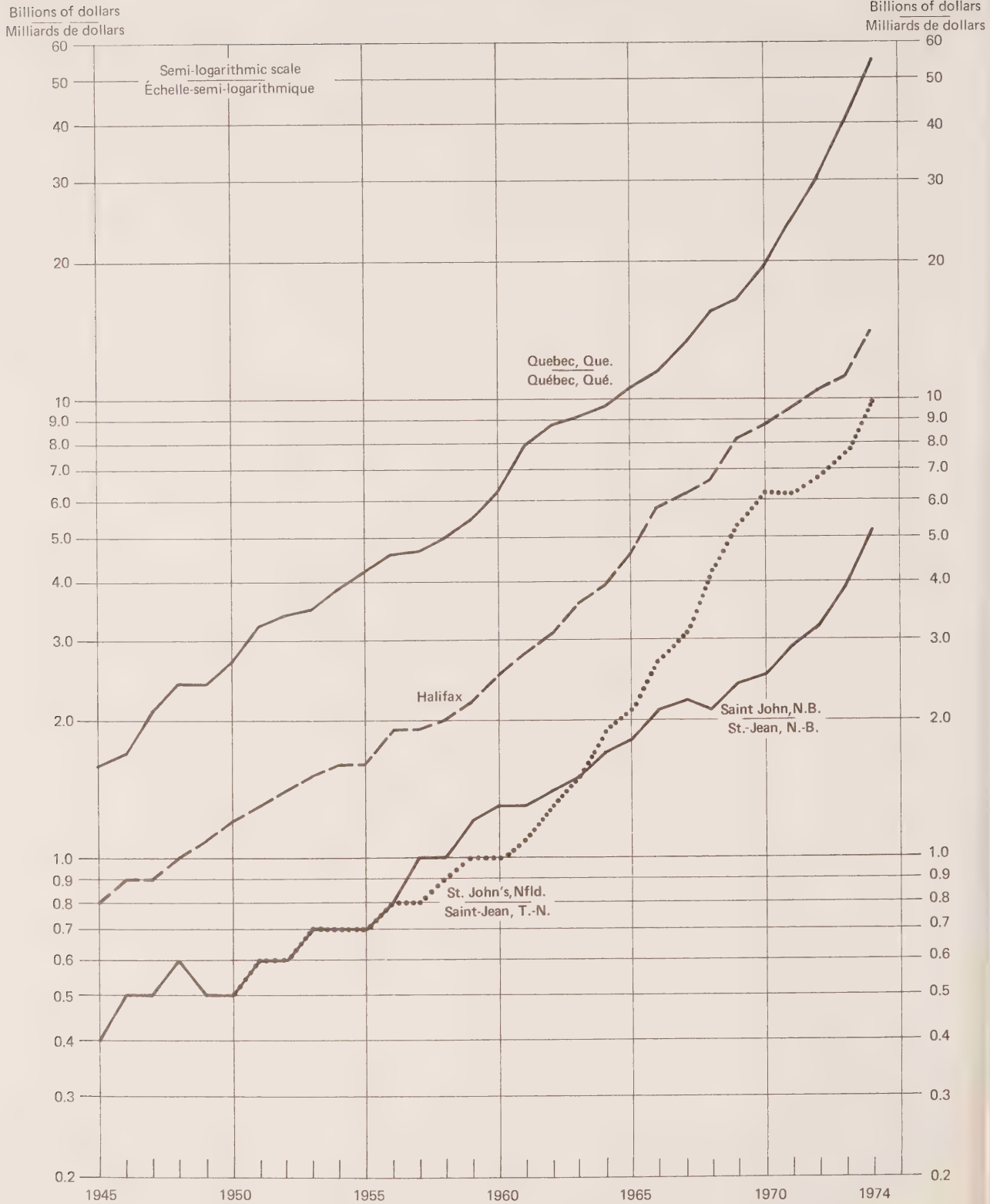


Chart - 5

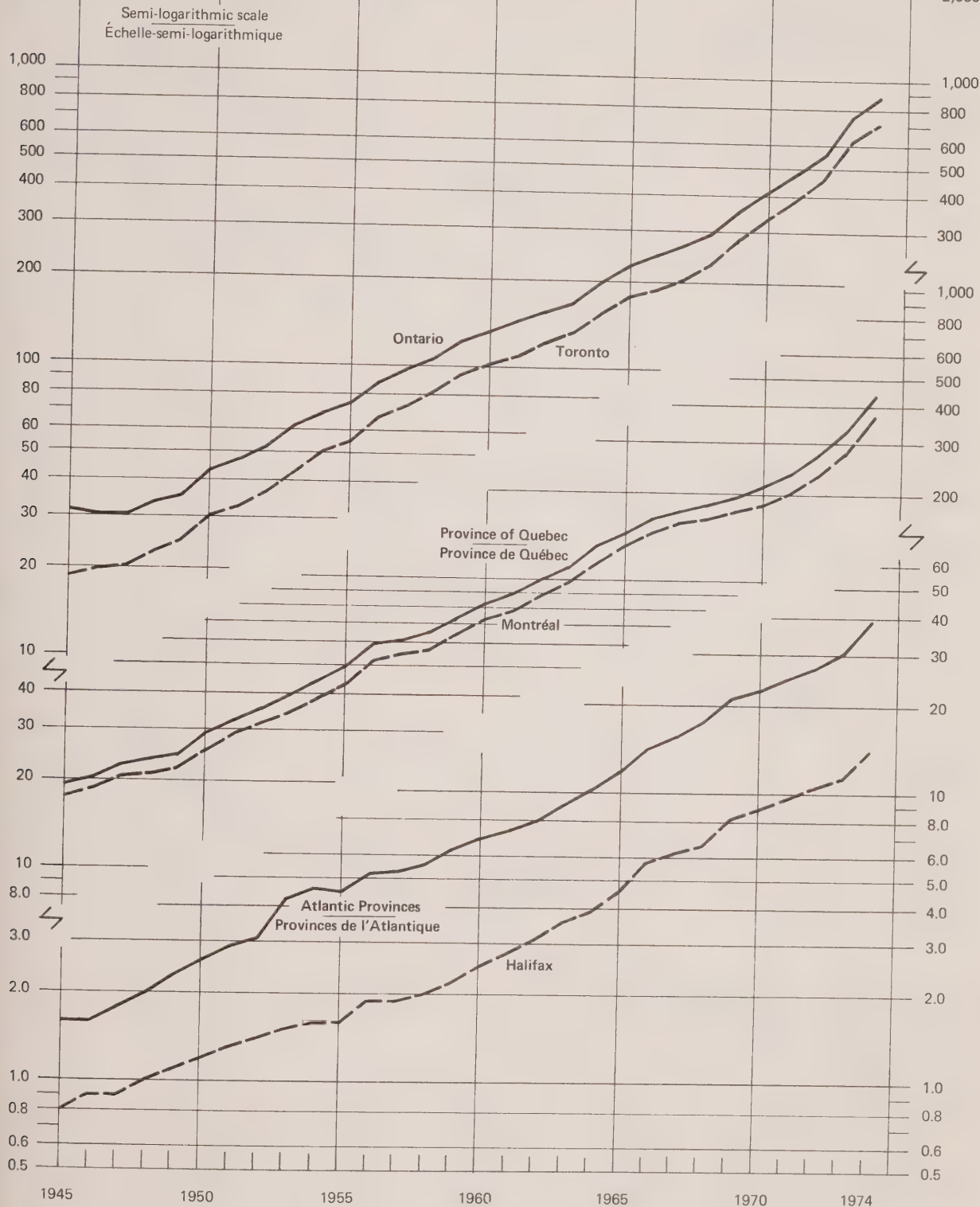
Graphique - 5

Cheques Cashed — Chèques encaissés

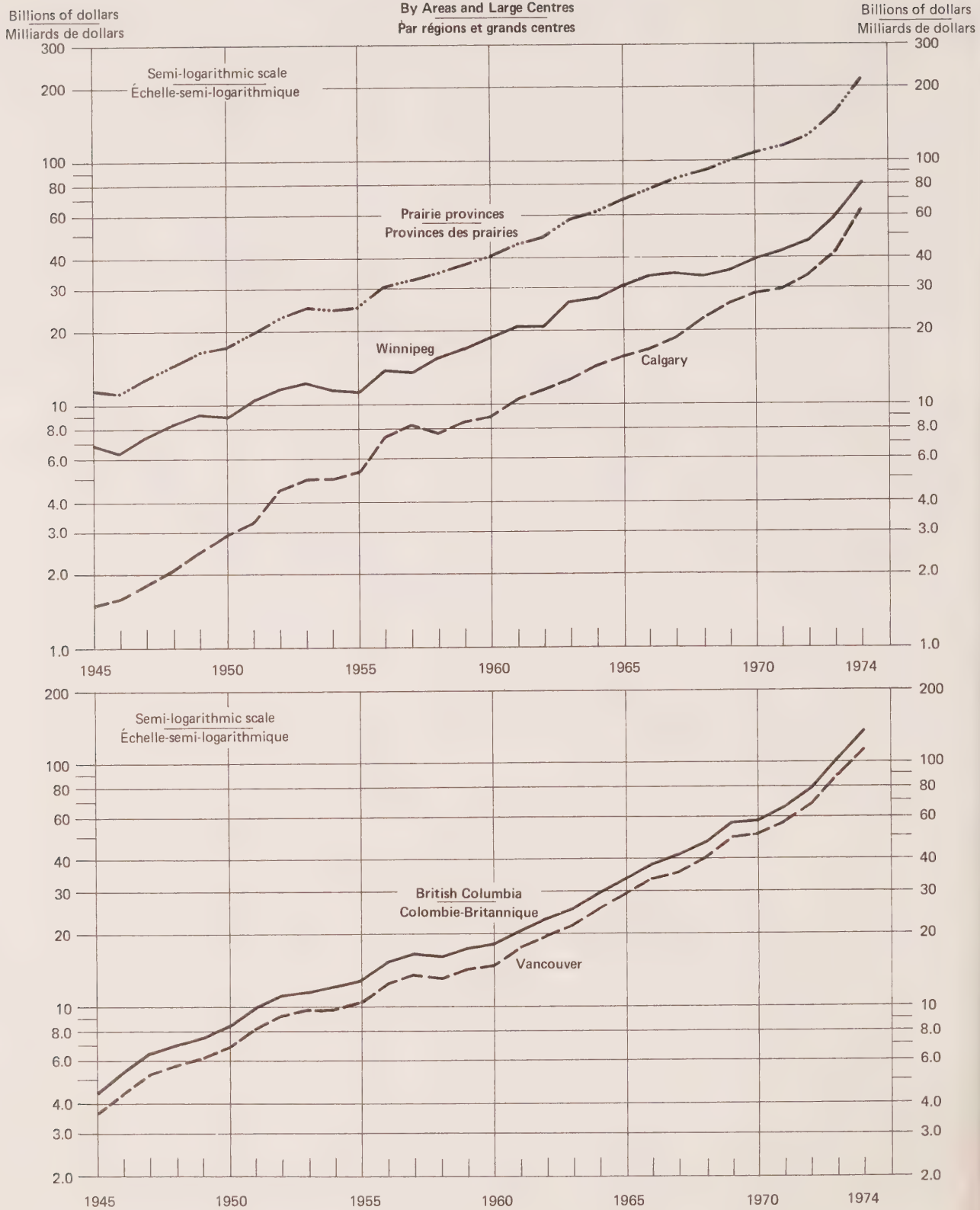
Billions of dollars
Milliards de dollars
2,000

By Areas and Large Centres
Par régions et grands centres

Billions of dollars
Milliards de dollars
2,000



Cheques Cashed — Chèques encaissés



STATISTICAL TABLES



TABLEAUX STATISTIQUES

**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing Centres in Canada
for Representative Years**

No.		1924	1929	1933	1939
		thousands of dollars — milliers de dollars			
	Atlantic Provinces — Provinces de l'Atlantique:				
1	Halifax	249,103	425,488	254,224	381,824
2	Moncton	73,360	99,598	72,568	108,892
3	Saint John — Saint-Jean	262,398	272,872	154,222	189,232
4	St. John's	—	—	—	—
5	Total — 4 centres	584,861	797,958	481,014	679,948
	Québec:				
6	Montréal	7,502,004	15,558,096	7,943,786	8,759,472
7	Québec	533,784	788,144	558,047	977,211
8	Sherbrooke	97,201	137,427	65,237	83,716
9	Total — 3 centres	8,132,989	16,483,667	8,567,070	9,820,399
	Ontario:				
10	Brantford	85,523	166,590	80,403	107,113
11	Chatham	83,844	112,271	64,148	102,260
12	Cornwall	—	—	—	—
13	Fort William	94,544	102,157	47,791	67,033
14	Hamilton	551,819	909,896	460,728	644,434
15	Kingston	63,623	83,877	51,473	72,713
16	Kitchener	95,723	159,266	93,146	145,302
17	London	265,782	424,804	299,130	385,768
18	Ottawa	1,957,362	2,001,695	1,339,009	1,266,268
19	Peterborough	69,005	93,245	49,089	70,496
20	St. Catharines	—	—	—	—
21	Sarnia	—	146,820	86,379	76,490
22	Sudbury	—	34,617	41,886	85,813
23	Toronto	7,659,055	13,714,209	10,221,688	10,173,867
24	Windsor	283,118	594,321	192,568	420,933
25	Total — 15 centres	11,209,398	18,543,768	13,027,438	13,618,490
	Prairie Provinces — Provinces des Prairies:				
26	Brandon	48,518	62,315	27,283	33,810
27	Calgary	638,162	1,253,616	557,892	661,676
28	Edmonton	343,501	603,872	366,411	470,280
29	Lethbridge	58,855	97,221	36,911	56,702
30	Medicine Hat	54,545	54,259	21,506	27,707
31	Moose Jaw	97,033	128,435	48,698	83,327
32	Prince Albert	24,529	39,151	17,845	27,796
33	Regina	299,873	630,265	439,592	555,513
34	Saskatoon	117,115	224,157	100,029	121,854
35	Winnipeg	4,229,602	4,788,951	4,798,187	3,439,565
36	Total — 10 centres	5,944,776 ²	7,922,806 ²	6,414,354	5,478,230
	British Columbia — Colombie-Britannique:				
37	New Westminster	59,364	105,356	47,214	78,647
38	Vancouver	1,409,852	2,365,679	1,207,250	1,587,411
39	Victoria	255,948	451,747	237,126	354,226
40	Total — 3 centres	1,725,164	2,922,782	1,491,590	2,020,284
41	Total — 35 centres	27,597,188	46,670,981	29,981,466	31,617,351

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data included in Vancouver since January 1961.

TABLEAU 1. Chèques tirés sur des comptes personnels dans 35 centres de compensation au Canada
pour années représentatives

1946	1955	1965	1971	1972	1973	1974	No
thousands of dollars - milliers de dollars							
870,735	1,627,402	4,649,283	9,472,273	10,369,454	11,106,721	14,054,386	1
276,711	558,647	1,035,278	1,851,592	2,219,530	2,733,537	3,653,739	2
456,571	720,697	1,835,482	2,903,291	3,190,423	3,899,035	5,211,519	3
	717,140	2,147,199	6,150,676	6,701,299	7,582,680	9,912,807	4
1,604,018	3,623,886	9,667,242	20,377,832	22,480,706	25,381,973	32,832,451	5
18,828,185	43,262,349	132,793,252	205,857,334 ^r	238,054,245	286,087,255	374,598,780	6
1,722,533	4,220,648	10,599,128	24,396,066 ^r	30,724,156	39,967,844	55,929,746	7
198,642	448,771	1,193,746	2,028,565 ^r	2,007,396	2,664,189	2,593,091	8
20,749,360	47,931,768	144,486,126	232,281,965 ^r	270,785,797	328,719,288	433,121,617	9
269,742	529,526	1,037,147	1,734,427	1,966,049	2,572,036	3,170,916	10
185,640	425,388	932,891	2,429,682	3,235,953	3,190,927	4,740,885	11
—	292,899	684,950	1,093,852	1,177,124	1,236,573	1,627,532	12
185,151	354,325	678,252	1,245,191	1,270,285	1,480,987	1,807,209	13
1,460,388	3,556,484	9,968,268	16,928,597	17,335,918	21,948,165	27,388,829	14
205,647	419,088	940,493	1,683,604	1,818,886	2,169,193	2,666,718	15
363,578	817,143	2,322,531	4,626,746	5,192,030	6,447,658	7,875,556	16
871,611	2,055,086	7,062,318	11,671,346	13,765,435	16,887,429	21,301,385	17
5,170,462	3,267,769 ¹	8,687,423	18,309,177	20,365,185	23,108,386	27,971,471	18
197,282	380,473	927,069	1,339,532	1,447,390	1,692,647	2,072,940	19
253,814	683,520	1,796,657	2,524,045	2,719,899	3,154,779	3,778,119	20
244,696	476,919	888,766	1,651,158	1,723,631	2,015,778	2,622,763	21
153,373	497,173	973,684	2,239,210	2,337,870	2,475,438	2,643,897	22
19,907,027	55,628,554	178,642,251	387,036,643	460,485,009	621,392,070	719,525,626	23
993,545	2,589,100	4,234,667	7,809,971	8,743,592	11,045,423	12,791,307	24
30,401,956	71,973,447	219,777,367	462,323,181	543,584,256	720,817,489	841,985,153	25
104,140	191,776	322,078	610,258	729,440	794,562	992,948	26
1,602,018	5,415,909	15,495,880	29,754,338	33,402,603	42,347,970	62,325,391	27
1,213,184	4,051,761	11,937,495	21,845,007	24,487,009	33,030,660	43,413,357	28
146,971	354,899	695,785	1,353,101	1,532,404	1,909,007	2,367,326	29
74,791	146,543	323,256	537,756	585,385	699,634	891,449	30
185,849	295,193	475,891	455,166	506,195	626,053	738,280	31
104,870	155,490	296,308	541,733	648,165	704,566	834,671	32
977,251	2,395,123	6,323,104	12,463,808	12,647,496	14,759,218	17,748,431	33
349,201	708,209	1,834,178	3,196,743	3,260,521	4,221,201	4,938,813	34
6,366,405	11,294,021	30,599,418	42,555,999	47,070,671	58,366,915	80,412,453	35
11,124,680	25,008,924	68,303,393	113,313,909	124,969,889	157,459,785	214,663,119	36
226,076	673,632	3	3	3	3	3	37
4,354,230	10,398,019	29,323,153	56,335,442	68,766,823	89,332,460	113,258,858	38
787,288	1,741,203	4,323,590	8,658,792	9,960,065	12,663,573	20,189,888	39
5,367,594	12,812,854	33,646,743	64,994,234	78,726,888	101,996,033	133,448,746	40
69,247,608	161,350,879	475,980,871	893,291,121	1,040,547,536	1,334,374,569	1,656,051,086	41

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing Centres;
Cheques Cashed expressed in Terms of 1938 = 100

No.		1924	1929	1933	1939
		per cent — pourcentage			
	Atlantic Provinces — Provinces de l'Atlantique:				
1	Halifax	73.3	125.3	74.9	112.4
2	Moncton	67.8	92.1	67.1	100.7
3	Saint John — Saint-Jean	136.7	142.2	80.4	98.6
4	Total — 3 centres	91.4	124.7	75.2	106.3
	Québec:				
5	Montréal	83.3	172.8	88.2	97.3
6	Québec	61.0	90.0	63.9	111.6
7	Sherbrooke	116.1	164.1	83.6	100.0
8	Total — 3 centres	81.6	165.4	86.0	98.5
	Ontario:				
9	Brantford	78.1	152.2	73.4	97.8
10	Chatham	81.2	108.7	62.1	99.0
11	Fort William	138.8	149.9	70.1	98.4
12	Hamilton	88.3	145.6	73.7	103.1
13	Kingston	89.3	117.8	72.3	102.1
14	Kitchener	67.9	112.9	66.0	103.0
15	London	68.3	109.1	76.9	99.1
16	Ottawa	162.6	166.3	111.2	105.2
17	Peterborough	98.2	132.7	69.9	100.3
18	Sarnia	—	194.5	114.4	101.3
19	Sudbury	—	40.3	49.4	101.3
20	Toronto	73.4	131.5	98.0	97.6
21	Windsor	64.3	135.0	43.7	95.6
22	Total — 13 centres	81.2	134.3	94.3	98.6
	Prairie Provinces — Provinces des prairies:				
23	Brandon	147.7	189.7	83.1	102.9
24	Calgary	98.1	192.7	85.7	101.7
25	Edmonton	79.8	140.3	85.2	109.3
26	Lethbridge	102.8	169.9	64.5	99.1
27	Medicine Hat	183.1	192.7	76.4	98.4
28	Moose Jaw	141.4	187.2	71.0	121.5
29	Prince Albert	95.1	151.8	69.2	107.8
30	Regina	59.1	124.2	86.6	109.5
31	Saskatoon	102.0	195.1	87.1	106.1
32	Winnipeg	142.8	180.3	180.6	129.5
33	Total — 10 centres	120.4 ²	173.3 ²	140.3	119.8
	British Columbia — Colombie-Britannique:				
34	New Westminster	80.3	142.4	63.8	106.3
35	Vancouver	91.2	153.0	78.1	102.7
36	Victoria	80.7	142.5	74.8	111.8
37	Total — 3 centres	89.1	150.9	77.0	104.8
38	Total — 32 centres	87.8	150.9	97.0	102.2

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data are included in Vancouver since January 1961.

**TABLEAU 2. Chèques tirés sur les comptes personnels (analyse en pourcentage) dans 32 centres de compensation
(l'année 1938 servant de base 100)**

1946	1955	1965	1971	1972	1973	1974	N°
per cent - pourcentage							
256.4	479.1	1,368.9	2,788.9	3,053.1	3,270.1	4,137.9	1
255.9	516.6	957.3	1,712.1	2,052.3	2,583.1	3,378.5	2
237.9	375.6	956.5	1,512.9	1,662.6	2,031.8	2,715.8	3
250.8	454.4	1,175.6	2,224.1	2,466.8	2,782.6	3,582.9	4
209.1	480.4	1,474.5	2,285.8 ^r	2,643.4	3,176.7	3,836.0	5
196.7	482.0	1,210.4	2,785.9 ^r	3,508.5	4,564.1	5,680.5	6
237.2	536.0	1,425.5	2,422.6 ^r	2,397.2	3,181.6	3,096.6	7
208.2	481.0	1,450.9	2,330.9^r	2,717.3	3,298.7	4,346.3	8
246.4	483.7	947.4	1,584.4	1,796.0	2,349.5	2,896.6	9
179.8	411.9	903.3	2,352.7	3,133.4	3,089.8	4,590.6	10
271.8	520.1	995.5	1,827.7	1,864.5	2,173.8	2,652.6	11
233.6	569.0	1,594.8	2,708.4	2,773.6	3,511.5	4,381.9	12
288.8	588.5	1,320.7	2,364.1	2,554.2	3,046.1	3,744.7	13
257.8	579.4	1,646.8	3,280.7	3,681.4	4,571.8	5,548.2	14
223.9	528.0	1,814.4	2,998.6	3,536.6	4,338.7	5,472.8	15
429.5	271.4 ¹	721.6 ¹	1,520.8 ¹	1,691.6 ¹	1,919.5 ¹	2,323.4	16
280.8	541.5	1,319.4	1,906.3	2,059.8	2,408.8	2,950.0	17
324.2	631.7	1,177.4	2,187.3	2,283.3	2,670.3	3,474.3	18
181.1	586.9	1,149.4	2,643.2	2,759.7	2,922.0	3,120.8	19
190.9	533.5	1,713.1	3,711.5	4,415.8	5,958.9	6,899.9	20
212.0	588.0	961.8	1,773.8	1,985.8	2,508.6	2,905.1	21
218.3	514.1	1,573.5	3,321.5	3,907.9	5,187.7	6,035.2	22
317.0	583.8	980.5	1,857.9	2,220.7	2,419.0	3,022.9	23
246.2	832.4	2,381.6	4,572.9	5,133.6	6,508.6	9,578.6	24
282.0	941.7	2,774.4	5,077.0	5,691.0	7,676.7	10,089.7	25
256.8	620.2	1,215.8	2,364.5	2,677.7	3,335.8	4,136.6	26
265.7	520.5	1,148.2	1,909.9	2,079.2	2,485.0	3,166.3	27
270.9	430.3	693.7	663.5	737.8	912.6	1,076.1	28
406.6	602.9	1,148.9	2,100.6	2,513.5	2,732.0	3,236.5	29
192.5	471.9	1,245.8	2,455.8	2,491.9	2,908.0	3,497.0	30
304.0	616.6	1,596.8	2,783.1	2,925.6	3,674.9	4,299.6	31
239.7	425.2	1,151.9	1,602.0	1,772.0	2,197.2	3,027.0	32
243.3	546.9	1,493.8	2,478.2	2,733.1	3,443.6	4,694.7	33
305.6	910.7	3	3	3	3	3	34
281.6	672.5	1,896.6	3,643.7	4,447.7	5,777.8	7,325.3	35
248.4	549.3	1,364.1	2,731.8	3,142.3	3,995.2	6,369.7	36
277.1	661.5	1,737.0	3,355.3	4,064.3	5,265.5	6,889.2	37
233.1	516.4	1,524.2	2,857.0^r	3,330.5	4,276.2	5,312.7	38

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 3. Relative Importance of Individual Clearing Centres
TABLEAU 3. Importance relative des centres de compensation individuels

Clearing centres - Centres de compensation	1924	1929	1933	1939	1946	1955	1965	1971	1972	1973	1974
Newfoundland - Terre-Neuve:											
St. John's	-	-	-	-	-	0.43 ¹	0.44	0.67	0.63	0.55	
Prince Edward Island - Île-du-Prince-Édouard:											
Charlottetown	-	-	-	-	-	0.11	0.10	0.09	0.09	0.08	
Nova Scotia - Nouvelle-Écosse:											
Glace Bay	-	-	-	-	-	0.03	0.02	0.02	0.01	0.01	
Halifax	0.92	0.91	0.85	1.21	1.26	0.98	0.95	1.03	0.97	0.82	
Sydney	-	-	-	-	-	0.17	0.12	0.11	0.09	0.09	
Total - 3 centres	0.92	0.91	0.85	1.21	1.26	1.18	1.09	1.16	1.07	0.92	
New Brunswick - Nouveau-Brunswick:											
Fredericton	-	-	-	-	-	0.24	0.20	0.23	0.21	0.20	
Moncton	0.27	0.21	0.24	0.34	0.40	0.34	0.21	0.20	0.21	0.20	
Saint John - Saint-Jean	0.96	0.59	0.51	0.60	0.66	0.43	0.37	0.32	0.30	0.29	
Total - 3 centres	1.23	0.80	0.85	0.94	1.06	1.01	0.78	0.75	0.72	0.69	
Québec:											
Chicoutimi	-	-	-	-	-	0.14	0.12	0.11	0.10	0.10	
Drummondville	-	-	-	-	-	0.08	0.09	0.10	0.07	0.07	
Granby	-	-	-	-	-	0.12	0.09	0.11	0.09	0.08	
Montréal	27.62	33.34	26.50	27.71	27.19	25.97	27.08	22.38	22.33	20.88	2
Québec	1.97	1.69	1.86	3.09	2.49	2.53	2.16	2.64	2.88	2.92	
St. Hyacinthe	-	-	-	-	-	0.13	0.13	0.13	0.10	0.09	
Shawinigan	-	-	-	-	-	0.08	0.06	0.04	0.03	0.03	
Sherbrooke	0.36	0.29	0.22	0.26	0.29	0.27	0.24	0.22	0.19	0.19	
Trois-Rivières	-	-	-	-	-	0.25	0.19	0.14	0.11	0.10	
Valleyfield	-	-	-	-	-	0.07	0.05	0.04	0.04	0.04	
Total - 10 centres	29.95	35.32	28.58	31.06	29.97	29.64	30.21	25.91	25.95	24.51	2
Ontario:											
Brantford	0.32	0.36	0.27	0.34	0.39	0.32	0.21	0.19	0.18	0.19	
Chatham	0.31	0.24	0.21	0.32	0.27	0.26	0.19	0.26	0.30	0.23	
Cornwall	-	-	-	-	-	0.18 ²	0.14	0.12	0.11	0.09	
Fort William	0.35	0.22	0.16	0.21	0.27	0.21	0.14	-	-	-	
Guelph	-	-	-	-	-	0.17	0.15	0.15	0.15	0.15	
Hamilton	2.03	1.95	1.54	2.04	2.11	2.14	2.03	1.84	1.63	1.60	
Kingston	0.23	0.18	0.17	0.23	0.30	0.25	0.19	0.18	0.17	0.16	
Kitchener	0.35	0.34	0.31	0.46	0.52	0.40	0.47	0.50	0.49	0.47	
London	0.99	0.91	1.00	1.22	1.26	1.23	1.44	1.27	1.29	1.23	
Niagara Falls	-	-	-	-	-	0.30	0.18	0.12	0.11	0.11	
Oshawa	-	-	-	-	-	0.71	1.17	0.94	0.82	0.84	
Ottawa	7.21	4.29	4.47	4.01	7.47	1.96 ³	1.77 ³	1.99 ³	1.91 ³	1.69 ³	
Peterborough	0.25	0.20	0.16	0.22	0.28	0.23	0.18	0.15	0.14	0.12	
Port Arthur	-	-	-	-	-	0.16	0.12	-	-	-	
St. Catharines	-	-	-	-	0.37 ⁴	0.41	0.37	0.27	0.26	0.23	
Sarnia	-	0.31	0.29	0.24	0.35	0.29	0.18	0.18	0.16	0.15	
Sault Ste. Marie	-	-	-	-	-	0.27	0.22	0.34	0.18	0.44	
Sudbury	-	0.07	0.14	0.27	0.22	0.30	0.20	0.24	0.22	0.18	
Thunder Bay	-	-	-	-	-	-	0.26	0.23	0.23	0.20	
Timmins	-	-	-	-	-	0.09	0.06	0.05	0.05	0.05	
Toronto	28.20	29.39	34.09	32.18	28.75	33.40	36.34	42.08	43.20	45.36	4
Windsor	1.04	1.27	0.64	1.33	1.35	1.55	0.86	0.85	0.82	0.81	
Total - 20 centres	41.28	39.73	43.45	43.07	43.91	44.92	46.61	52.00	52.42	54.31	5
Manitoba:											
Brandon	0.18	0.13	0.09	0.11	0.15	0.12	0.07	0.07	0.07	0.06	
Winnipeg	13.97	10.26	16.01	10.87	9.19	6.78	6.23	4.63	4.42	4.26	
Total - 2 centres	14.15	10.39	16.10	10.98	9.34	6.90	6.30	4.70	4.49	4.32	
Saskatchewan:											
Moose Jaw	0.36	0.28	0.16	0.26	0.27	0.18	0.10	0.05	0.05	0.05	
Prince Albert	0.09	0.08	0.06	0.09	0.15	0.09	0.06	0.06	0.06	0.05	
Regina	1.10	1.35	1.47	1.76	1.41	1.44	1.29	1.36	1.19	1.08	
Saskatoon	0.43	0.48	0.33	0.39	0.50	0.43	0.37	0.35	0.32	0.31	
Total - 4 centres	1.98 ⁵	2.19 ⁵	2.02	2.50	2.33	2.14	1.82	1.82	1.62	1.49	
Alberta:											
Calgary	2.35	2.69	1.86	2.09	2.31	3.25	3.16	3.24	3.13	3.09	
Edmonton	1.26	1.29	1.22	1.49	1.75	2.43	2.43	2.38	2.30	2.41	
Lethbridge	0.22	0.21	0.12	0.18	0.21	0.21	0.14	0.15	0.14	0.14	
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.07	0.06	0.06	0.05	
Total - 4 centres	4.02	4.31	3.27	3.85	4.38	5.98	5.80	5.83	5.63	5.69	
British Columbia - Colombie-Britannique:											
New Westminster	0.22	0.22	0.16	0.25	0.33	0.40	6	6	6	6	
Vancouver	5.19	5.07	4.03	5.02	6.28	6.24	5.97	6.13	6.45	6.52	
Victoria	0.94	0.97	0.79	1.12	1.14	1.05	0.88	0.94	0.93	0.92	
Total - 2 centres	6.35	6.26	4.98	6.39	7.75	7.69	6.85	7.07	7.38	7.44	
Total - 50 centres	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1

¹ St. John's (Newfoundland) data added as of April 1949. - Données sur St. John's (Terre-Neuve) ajoutées à partir d'avril 1949.

² Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950.

³ Excludes some items reported in preceding years. - À l'exclusion de certains détails déclarés les années précédentes.

⁴ St. Catharines data added as of 1941. - Données sur St. Catharines ajoutées à partir de 1941.

⁵ Includes Weyburn branches. - Y compris les succursales de Weyburn.

⁶ New Westminster data are included in Vancouver since January 1961. - Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres

Year — Année	Canada	Newfoundland — Terre-Neuve	Prince Edward Island — Île-du-Prince- Édouard	Nova Scotia — Nouvelle- Écosse	New Brunswick — Nouveau- Brunswick
thousands of dollars — milliers de dollars					
1924	27,157,145 ¹	—	—	249,103	335,758
1926	30,358,035 ²	—	—	310,157	294,583
1929	46,670,481 ³	—	—	425,488	372,470
1930	37,491,302	—	—	361,737	346,614
1932	25,844,288 ⁴	—	—	257,988	261,183
1933	29,981,466	—	—	254,224	226,790
1935	31,546,067	—	—	310,052	264,001
1938	30,924,363	—	—	339,644	300,039
1939	31,617,352	—	—	381,827	298,121
1940	34,439,475	—	—	466,409	358,081
1941	39,242,956 ⁵	—	—	532,366	408,347
1945	68,384,784	—	—	850,393	703,198
1946	69,247,607	—	—	870,735	733,283
1949	87,554,363 ⁶	356,594	—	1,065,169	895,911
1950	100,635,459 ⁷	531,314	—	1,186,546	930,301
1953	137,416,847	735,435	—	1,769,701	1,188,902
1955	161,350,878	717,140	—	1,904,286	1,279,344
1960	269,619,054	1,032,441	—	2,857,898	1,996,205
1961	293,704,342	1,102,650	—	3,135,218	2,008,255
1962	325,564,498	1,283,264	—	3,511,018	2,124,126
1963	360,267,116	1,521,085	—	4,024,044	2,327,565
1964	417,334,919	1,854,507	—	4,353,976	2,594,051
1965	475,980,871	2,147,199	—	5,232,816	2,870,760
1966	521,597,914	2,684,023	—	6,370,380	3,153,273
1967	568,122,322	3,077,124	—	6,794,045	3,488,972
1968	618,313,206	4,212,773	—	7,413,419	3,589,478
1969	714,993,156	5,281,371	—	9,079,241	4,010,315
1970	796,636,953	6,217,484	—	9,709,886	4,105,872
1971	893,291,121 ⁸	6,150,676	—	9,472,273	4,754,883
1972	1,040,547,536	6,701,299	—	10,369,454	5,409,953
1973	1,334,374,569	7,582,680	—	11,106,721	6,692,572
1974	1,656,051,086	9,912,807	—	14,054,386	8,865,258
1953 ⁸	142,553,072	735,435	172,914	1,815,762	1,510,698
1955 ⁸	166,537,862	717,140	182,139	1,947,794	1,673,888
1960 ⁸	277,810,037	1,032,441	327,348	2,917,016	2,608,843
1961 ⁸	302,741,442	1,102,650	329,543	3,196,333	2,634,676
1962 ⁸	335,798,492	1,283,264	327,536	3,579,589	2,742,422
1963 ⁸	371,824,999	1,521,085	379,106	4,097,086	3,006,061
1964 ⁸	430,263,557	1,854,507	440,293	4,433,310	3,378,390
1965 ⁸	491,027,941	2,147,199	514,117	5,320,540	3,786,502
1966 ⁸	537,826,117	2,684,823	588,446	6,487,030	4,382,395
1967 ⁸	585,081,687	3,077,124	697,615	6,929,053	4,937,763
1968 ⁸	636,698,635	4,212,773	725,810	7,536,897	5,033,402
1969 ⁸	735,404,385	5,281,371	787,312	9,231,619	5,650,488
1970 ⁸	817,910,483	6,217,484	827,012	9,851,489	5,843,822
1971 ⁸	919,462,343	6,150,676	871,711	10,642,339	6,887,948
1972 ⁸	1,065,933,245	6,701,299	969,533	11,499,124	7,689,848
1973 ⁸	1,369,885,495	7,582,680	1,162,971	12,486,135	9,501,957
1974 ⁸	1,698,305,124	9,912,807	1,468,619	15,672,306	12,170,127

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur les comptes personnels, par région et par centre — suite

Year Année	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia — Colombie- Britannique
thousands of dollars — milliers de dollars						
1924	8,132,991	11,209,395	4,275,120	571,593	1,095,063	1,725,164
1925	9,909,472	11,998,344 ²	3,927,571	739,713	1,218,361	1,959,833
1929	16,483,667	18,543,268 ³	4,851,266	1,062,570	2,008,968	2,922,782
1930	13,137,059	15,044,340	3,762,742	935,991	1,580,347	2,322,471
1932	7,766,200	11,258,872	3,172,024	660,046	965,136	1,502,839
1933	8,567,070	13,027,438	4,825,470	606,164	982,720	1,491,590
1935	8,977,530	13,876,626	4,658,459	693,420	1,093,517	1,672,462
1938	9,965,182	13,810,063	2,689,273	716,791	1,166,320	1,937,051
1939	9,820,400	13,618,490	3,473,377	788,489	1,216,364	2,020,284
1940	9,973,062	15,384,403	3,889,320	822,019	1,407,068	2,137,113
1941	11,068,666	18,214,788 ⁵	4,065,871	870,884	1,654,890	2,427,145
1945	19,309,333	31,543,362	7,027,004	1,661,752	2,873,408	4,416,364
1946	20,749,359	30,401,956	6,470,545	1,617,174	3,036,961	5,367,594
1949	24,732,490	36,469,081	9,331,934	2,412,447	4,750,145	7,540,592
1950	29,106,858	43,146,167 ⁷	9,114,640	2,541,150	5,631,916	8,446,567
1953	38,139,426	59,073,780	12,259,036	3,718,559	9,041,687	11,786,823
1955	47,931,767	71,973,447	11,485,797	3,554,015	9,969,112	12,812,854
1960	80,114,230	125,319,946	19,080,829	6,122,078	15,464,261	18,018,609
1961	87,213,839	134,719,363	21,130,709	6,666,735	17,743,454	20,433,555
1962	97,851,664	149,812,492	21,191,394	7,268,003	19,842,103	23,089,746
1963	108,813,868	162,200,060	26,495,606	7,770,546	22,511,693	25,069,589
1964	126,978,357	191,639,223	27,283,724	8,194,773	25,565,565	29,372,078
1965	144,586,126	219,777,367	30,921,496	8,929,481	28,452,416	33,646,743
1966	161,890,942	234,460,197	33,714,561	11,166,623	30,701,882	38,057,010
1967	173,743,117	257,011,586	35,371,753	12,758,519	35,243,313	41,281,302
1968	180,967,485	286,109,924	34,183,866	14,065,635	41,907,512	46,638,961
1969	194,298,992	347,670,054	36,435,874	14,684,497	47,591,214	56,840,073
1970	209,288,301	402,945,677	39,896,960	16,302,853	51,708,835	57,413,455
1971	232,281,965 ^r	462,323,181	43,166,257	16,657,450	53,490,202	64,994,234
1972	270,785,797	543,584,256	47,800,111	17,162,377	60,007,401	78,726,888
1973	328,719,288	720,817,489	59,161,477	20,311,038	77,987,271	101,996,033
1974	433,121,617	841,985,153	81,405,401	24,260,195	108,997,523	133,448,746
1953 ⁸	39,466,251	59,073,771	12,259,036	3,718,559	9,041,687	11,786,823
1955 ⁸	49,377,931	74,817,192	11,485,797	3,554,015	9,969,112	12,812,854
1960 ⁸	82,129,559	130,109,053	19,080,829	6,122,078	15,464,261	18,018,609
1961 ⁸	89,510,663	139,993,124	21,130,709	6,666,735	17,743,454	20,433,555
1962 ⁸	100,435,754	156,038,681	21,191,394	7,268,003	19,842,103	23,089,746
1963 ⁸	111,635,747	169,338,480	26,495,606	7,770,546	22,511,693	25,069,589
1964 ⁸	130,186,675	199,554,242	27,283,724	8,194,773	25,565,565	29,372,078
1965 ⁸	148,165,614	229,053,833	30,921,496	8,929,481	28,452,416	33,646,743
1966 ⁸	165,757,599	244,285,748	33,714,561	11,166,623	30,701,882	38,057,010
1967 ⁸	177,754,008	267,031,237	35,371,753	12,758,519	35,243,313	41,281,302
1968 ⁸	185,383,684	297,010,095	34,183,866	14,065,635	41,907,512	46,638,961
1969 ⁸	199,376,448	359,525,489	36,435,874	14,684,497	47,591,214	56,840,073
1970 ⁸	215,068,885	414,779,688	39,896,960	16,302,853	51,708,835	57,413,455
1971 ⁸	238,416,802	478,184,724	43,166,257	16,657,450	53,490,202	64,994,234
1972 ⁸	276,603,783	558,772,881	47,800,111	17,162,377	60,007,401	78,726,888
1973 ⁸	337,717,900	743,978,034	59,161,477	20,311,038	77,987,271	101,996,033
1974 ⁸	442,228,606	868,740,794	81,405,401	24,260,195	108,997,523	133,448,746

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres — suite

Year — Année	St. John's	Charlottetown	Glace Bay	Halifax	Sydney	Fredericton
thousands of dollars — milliers de dollars						
1924	—	—	—	249,103	—	—
1926	—	—	—	310,157	—	—
1929	—	—	—	425,488	—	—
1930	—	—	—	361,737	—	—
1932	—	—	—	257,988	—	—
1933	—	—	—	254,224	—	—
1935	—	—	—	310,052	—	—
1938	—	—	—	339,644	—	—
1939	—	—	—	381,827	—	—
1940	—	—	—	466,409	—	—
1941	—	—	—	532,366	—	—
1945	—	—	—	850,393	—	—
1946	—	—	—	870,735	—	—
1949	356,594 ⁹	—	—	1,065,169	—	—
1950	531,314	—	—	1,186,546	—	—
1953	735,435	172,914	46,061	1,473,200	296,501	321,796
1955	717,140	182,139	43,508	1,627,402	276,884	394,544
1960	1,032,441	327,348	59,118	2,470,454	387,444	612,638
1961	1,102,650	329,543	61,115	2,765,782	369,436	626,421
1962	1,283,264	327,536	68,571	3,101,706	409,312	618,296
1963	1,521,085	379,106	73,042	3,557,104	466,940	678,496
1964	1,854,507	440,293	79,334	3,852,641	501,335	784,339
1965	2,147,199	514,117	87,724	4,649,283	583,533	1,005,742
1966	2,684,823	588,446	116,650	5,768,603	601,777	1,229,122
1967	3,077,124	697,615	135,008	6,182,636	611,409	1,484,791
1968	4,212,773	725,810	123,478	6,637,572	775,847	1,443,924
1969	5,281,371	787,312	152,378	8,180,766	898,475	1,640,173
1970	6,217,484	827,012	141,603	8,757,516	952,370	1,737,950
1971	6,150,676	871,711	143,868	9,472,273	1,026,198	2,133,065
1972	6,701,299	969,533	125,258	10,369,454	1,004,412	2,279,895
1973	7,582,680	1,162,971	141,987	11,106,721	1,237,427	2,809,385
1974	9,912,807	1,468,619	177,045	14,054,386	1,440,875	3,304,869

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Moncton	Saint John — Saint-Jean	Chicoutimi	Drum- mondville	Granby	Montréal
	thousands of dollars — milliers de dollars					
1924	73,360	262,398	—	—	—	7,502,004
1926	80,081	214,502	—	—	—	7,765,597
1929	99,598	272,872	—	—	—	15,558,096
1930	101,018	245,596	—	—	—	12,271,207
1932	73,548	187,635	—	—	—	7,135,516
1933	72,568	154,222	—	—	—	7,943,786
1935	92,680	173,321	—	—	—	8,307,135
1938	108,144	191,895	—	—	—	9,005,746
1939	108,890	189,231	—	—	—	8,759,472
1940	131,874	226,207	—	—	—	8,714,457
1941	154,751	253,596	—	—	—	9,904,908
1945	257,724	445,474	—	—	—	17,486,994
1946	276,713	456,570	—	—	—	18,828,184
1949	383,935	511,976	—	—	—	22,037,125
1950	408,605	521,696	—	—	—	26,099,176
1953	508,736	680,166	228,306	137,053	164,561	34,178,607
1955	558,647	720,697	231,515	138,552	194,570	43,262,349
1960	703,299	1,292,906	311,046	219,748	264,465	73,203,832
1961	725,886	1,282,369	353,331	261,188	288,967	78,593,811
1962	771,911	1,352,215	410,722	302,054	326,628	88,211,663
1963	819,463	1,508,102	435,334	338,120	343,933	98,803,788
1964	887,873	1,706,178	540,000	397,678	402,607	116,379,368
1965	1,035,278	1,835,482	588,811	433,777	441,664	132,793,252
1966	1,075,397	2,077,876	618,846	432,734	475,060	149,105,805
1967	1,269,034	2,183,938	668,086	488,422	524,079	159,094,150
1968	1,453,887	2,135,591	792,531	532,465	541,342	163,784,505
1969	1,655,550	2,354,765	876,813	615,244	637,605	176,195,327
1970	1,621,304	2,484,568	933,179	837,332	791,475	187,895,615
1971	1,851,592	2,903,291	992,558	917,173	1,003,583	205,857,334
1972	2,219,530	3,190,423	1,090,461	768,785	907,097	238,059,245
1973	2,793,537	3,899,035	1,345,107	961,119	1,119,135	286,087,255
1974	3,653,739	5,211,519	1,941,062	1,056,280	1,445,667	374,598,780

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres -- Continued
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres -- suite

Year - Année	Québec	St. Hyacinthe	Shawinigan	Sherbrooke	Trois- Rivières	Valleyfield
	thousands of dollars - milliers de dollars					
1924	533,784	-	-	97,201	-	-
1926	606,289	-	-	103,340	-	-
1929	788,144	-	-	137,427	-	-
1930	744,929	-	-	120,923	-	-
1932	560,687	-	-	69,997	-	-
1933	558,047	-	-	65,237	-	-
1935	606,964	-	-	63,431	-	-
1938	875,696	-	-	83,740	-	-
1939	977,213	-	-	83,715	-	-
1940	1,160,798	-	-	97,807	-	-
1941	1,050,000	-	-	113,759	-	-
1945	1,648,624	-	-	173,715	-	-
1946	1,722,534	-	-	198,641	-	-
1949	2,410,871	-	-	284,493	-	-
1950	2,695,920	-	-	311,762	-	-
1953	3,535,148	185,679	131,875	425,671	382,619	96,732
1955	4,220,648	209,777	139,637	448,771	421,428	110,684
1960	6,285,281	325,316	181,320	625,116	567,904	145,531
1961	7,912,527	399,630	200,016	707,501	638,830	154,862
1962	8,818,728	461,038	215,616	821,273	690,900	177,132
1963	9,092,942	522,825	227,554	917,138	770,127	183,986
1964	9,564,067	591,714	255,496	1,034,922	818,489	202,334
1965	10,599,128	652,935	288,676	1,193,746	945,919	227,706
1966	11,549,732	731,092	286,129	1,235,405	1,052,573	270,223
1967	13,248,373	705,185	280,425	1,400,594	1,056,825	287,869
1968	15,671,370	790,693	304,746	1,511,610	1,146,373	308,049
1969	16,415,280	919,870	348,342	1,688,385	1,315,293	364,289
1970	19,607,462	981,207	355,883	1,785,224	1,530,056	351,452
1971	24,396,066	1,184,023	344,938	2,028,565	1,313,820	378,742
1972	30,724,156	1,091,106	368,582	2,007,396	1,171,183	420,772
1973	39,967,844	1,273,914	401,002	2,664,189	1,366,095	532,240
1974	55,929,746	1,553,071	480,879	2,593,091	1,960,414	669,616

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Brantford	Chatham	Cornwall	Fort William	Guelph	Hamilton
	thousands of dollars — milliers de dollars					
1924	85,523	83,844	—	94,544	—	551,819
1926	104,344	78,114	—	93,313	—	625,861
1929	166,590	112,271	—	102,157	—	909,896
1930	126,814	95,459	—	78,029	—	831,840
1932	85,438	71,625	—	55,336	—	526,944
1933	80,403	64,148	—	47,791	—	460,728
1935	94,185	79,902	—	50,202	—	559,389
1938	109,468	103,273	—	68,128	—	625,033
1939	107,115	102,262	—	67,033	—	644,432
1940	133,917	114,927	—	81,267	—	837,849
1941	163,478	124,725	—	110,016	—	1,105,198
1945	253,507	171,783	—	171,657	—	1,360,760
1946	269,744	185,638	—	185,151	—	1,460,389
1949	435,843	315,369	—	225,287	—	2,124,307
1950	422,414	346,209	104,524 ¹⁰	248,218	—	2,369,330
1953	522,688	433,439	200,421	311,696	280,724	3,409,586
1955	529,527	425,388	292,899	354,324	290,302	3,556,485
1960	688,254	655,467	406,526	454,425	439,128	5,730,223
1961	693,833	654,195	455,088	483,450	464,919	5,988,206
1962	791,851	665,473	476,467	500,329	514,090	6,709,167
1963	855,872	756,246	519,027	544,409	580,360	7,429,937
1964	921,946	868,547	609,142	583,174	637,564	8,570,766
1965	1,037,147	932,891	684,950	678,252	746,659	9,968,268
1966	1,229,858	997,126	864,691	767,934	810,868	10,734,804
1967	1,538,214	1,153,382	854,930	809,191	972,781	10,882,411
1968	1,453,105	1,307,569	883,854	748,861	1,081,339	12,293,037
1969	1,569,803	1,403,253	1,064,134	887,569	1,192,692	14,877,229
1970	1,785,387	1,560,325	999,264	995,954 ¹¹	1,199,477	15,484,281
1971	1,734,427	2,429,682	1,093,852	1,245,191 ¹¹	1,344,384	16,928,597
1972	1,966,049	3,235,953	1,177,124	1,270,285 ¹¹	1,627,043	17,335,918
1973	2,572,036	3,190,927	1,236,573	1,480,987 ¹¹	2,079,556	21,948,165
1974	3,170,916	4,740,885	1,627,532	1,807,209	2,793,019	27,388,829

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Kingston	Kitchener	London	Niagara Falls	Oshawa	Ottawa
thousands of dollars — milliers de dollars						
1924	63,623	95,723	265,782	—	—	1,957,362
1926	64,841	107,791	294,439	—	—	1,868,015
1929	83,877	159,266	424,804	—	—	2,001,695
1930	79,797	139,514	408,176	—	—	1,904,805
1932	55,086	92,267	315,953	—	—	1,579,528
1933	51,473	93,146	299,130	—	—	1,339,009
1935	55,637	114,191	362,319	—	—	1,444,158
1938	71,213	141,032	389,223	—	—	1,203,891
1939	72,712	145,302	385,769	—	—	1,266,268
1940	92,307	174,499	441,622	—	—	2,191,384
1941	105,515	218,415	497,465	—	—	3,334,459
1945	179,186	324,491	819,217	—	—	7,810,893
1946	205,648	363,577	871,612	—	—	5,170,463
1949	241,454	494,709	1,181,503	—	—	4,040,899
1950	273,225	536,279	1,391,712	—	—	4,140,137
1953	341,335	765,741	1,973,402	483,575	1,279,365	4,588,480 ¹²
1955	419,088	817,143	2,055,088	492,185	1,187,659	3,267,768 ¹²
1960	520,401	1,268,458	3,438,475	524,103	2,403,255	5,428,618 ¹²
1961	561,700	1,321,571	3,728,758	520,090	2,866,512	5,923,469 ¹²
1962	627,367	1,580,719	4,184,759	583,748	3,594,666	6,765,125 ¹²
1963	709,932	1,796,074	4,759,177	614,568	4,273,812	7,472,755 ¹²
1964	809,636	2,006,150	5,763,605	686,661	4,818,992	8,601,107 ¹²
1965	940,493	2,322,531	7,062,318	862,986	5,750,542	8,687,423 ¹²
1966	1,019,805	2,764,606	7,234,046	951,241	5,933,947	9,624,047 ¹²
1967	1,104,544	2,871,119	7,866,449	956,857	5,914,578	12,363,375 ¹²
1968	1,253,610	3,279,098	8,488,986	970,326	6,550,238	13,090,133 ¹²
1969	1,448,269	4,107,962	9,540,367	1,056,634	7,146,531	14,705,592 ¹²
1970	1,496,145	4,237,706	10,272,665	1,107,274	5,746,732	15,386,126 ¹²
1971	1,683,604	4,626,746	11,671,346	1,111,849	8,651,600	18,309,177 ¹²
1972	1,818,886	5,192,030	13,765,435	1,221,412	8,694,246	20,365,185 ¹²
1973	2,169,193	6,447,658	16,887,429	1,522,608	11,518,022	23,108,306 ¹²
1974	2,666,718	7,875,556	21,301,385	1,706,643	14,689,196	27,971,471

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Peter- borough	Port Arthur	St. Catharines	Sarnia	Sault Ste. Marie	Sudbury
thousands of dollars — milliers de dollars						
1924	69,005	—	—	—	—	—
1926	76,226	—	—	96,816	—	—
1929	93,245	—	—	146,820	—	34,617
1930	84,633	—	—	124,524	—	87,110
1932	55,427	—	—	95,059	—	40,330
1933	49,089	—	—	86,379	—	41,886
1935	60,023	—	—	69,145	—	55,596
1938	70,269	—	—	75,490	—	84,716
1939	70,496	—	—	76,490	—	85,812
1940	90,582	—	—	79,517	—	90,336
1941	114,548	—	140,740	105,820	—	96,813
1945	166,315	—	241,951	231,194	—	127,466
1946	197,281	—	253,814	244,695	—	153,373
1949	279,740	—	379,037	310,463	—	267,191
1950	308,157	—	444,389	339,484	—	290,184
1953	365,075	267,103	632,551	433,419	485,198	434,357
1955	380,474	264,472	683,521	476,917	452,581	497,174
1960	588,320	381,793	861,905	631,965	849,716	650,352
1961	566,260	398,863	959,735	701,576	820,240	711,292
1962	615,616	401,141	1,089,736	761,867	904,898	792,746
1963	696,514	439,543	1,162,836	745,363	993,783	812,918
1964	850,500	480,042	1,504,844	760,770	1,019,060	838,983
1965	927,069	569,623	1,796,657	888,766	1,058,707	973,684
1966	1,071,951	592,461	2,020,306	1,094,866	1,149,027	1,095,945
1967	1,217,405	647,129	2,123,929	1,253,850	1,178,571	1,274,936
1968	1,209,206	684,743	2,261,310	1,427,132	1,242,601	1,477,068
1969	1,230,405	795,462	2,421,445	1,559,025	1,228,557	1,698,729
1970	1,266,631	892,601 ¹¹	2,262,528	1,538,798	2,440,059	1,937,429
1971	1,339,532	1,114,415 ¹¹	2,524,045	1,651,158	3,139,508	2,239,210
1972	1,447,390	1,172,571 ¹¹	2,719,899	1,723,631	1,925,422	2,337,870
1973	1,692,647	1,326,147 ¹¹	3,154,779	2,015,778	6,091,621	2,475,438
1974	2,072,940	1,628,439	3,778,119	2,622,763	5,008,439	2,643,897

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres — suite

Year — Année	Thunder Bay	Timmins	Toronto	Windsor	Brandon	Winnipeg
thousands of dollars — milliers de dollars						
1924	—	—	7,659,055	283,118	48,518	3,792,889
1926	—	—	8,209,524	379,060	50,323	3,877,248
1929	—	—	13,714,209	594,321	61,325	5,187,680
1930	—	—	10,654,984	428,655	50,606	3,712,136
1932	—	—	8,066,205	215,674	33,569	3,138,455
1933	—	—	10,221,688	192,568	27,283	4,798,187
1935	—	—	10,642,516	289,363	25,666	4,632,793
1938	—	—	10,428,036	440,291	32,847	2,656,426
1939	—	—	10,173,867	420,932	33,812	3,439,565
1940	—	—	10,510,503	545,693	41,907	3,847,413
1941	—	—	11,354,827	742,770	54,555	4,011,316
1945	—	—	18,760,600	924,342	90,944	6,936,060
1946	—	—	19,907,026	933,545	104,140	6,366,405
1949	—	—	24,712,386	1,460,893	145,757	9,186,177
1950	—	—	30,276,045	1,655,861	154,493	8,960,147
1953	—	156,161	42,579,170	2,082,420	186,064	12,072,972
1955	—	156,546	55,628,553	2,589,098	191,766	11,294,021
1960	—	191,111	101,652,499	2,344,058	255,006	18,825,823
1961	—	203,137	109,570,868	2,399,362	269,028	20,861,681
1962	—	227,646	121,733,430	2,517,840	271,465	20,919,929
1963	—	236,354	130,999,231	2,939,769	289,517	26,206,089
1964	—	272,200	155,418,798	3,531,255	328,967	26,954,757
1965	—	287,949	178,642,251	4,234,667	322,078	30,599,418
1966	—	388,007	188,901,897	5,038,315	401,616	33,312,945
1967	—	349,735	205,975,596	5,722,255	497,111	34,874,642
1968	—	370,924	230,701,009	6,235,946	537,494	33,646,372
1969	—	435,559	284,035,312	7,120,960	531,444	35,904,430
1970	1,888,555	447,868	336,567,159	7,155,279	546,946	39,350,014
1971	2,359,606	499,787	387,036,643	7,809,971	610,258	42,555,999
1972	2,442,856	547,931	460,485,009	8,743,592	729,440	47,070,671
1973	2,807,134	622,591	621,392,070	11,045,423	794,562	58,366,915
1974	3,435,648	929,905	719,525,626	12,791,307	992,948	80,412,453

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres — suite

Year — Année	Moose Jaw	Prince Albert	Regina	Saskatoon	Weyburn branches — Weyburn (succursales)	Calgary
thousands of dollars — milliers de dollars						
1924	97,033	24,529	299,873	117,115	33,043	638,162
1926	110,068	28,606	404,126	146,931	49,982	717,870
1929	128,435	39,151	551,242	203,263	55,373	1,253,616
1930	112,898	32,682	570,767	194,544	25,100	898,428
1932	61,063	21,124	462,875	114,984	—	513,557
1933	48,698	17,845	439,592	100,029	—	557,892
1935	53,873	24,435	505,053	110,059	—	616,830
1938	68,604	25,789	507,533	114,865	—	650,667
1939	83,326	27,798	555,512	121,853	—	661,676
1940	89,421	33,392	558,938	140,268	—	764,330
1941	103,733	45,346	561,115	160,690	—	923,983
1945	173,807	84,700	1,111,542	291,703	—	1,523,535
1946	185,850	104,870	977,252	349,202	—	1,602,017
1949	248,493	133,323	1,565,140	465,491	—	2,507,518
1950	248,526	140,422	1,640,420	511,782	—	2,870,682
1953	319,040	175,350	2,482,736	741,433	—	5,020,506
1955	295,193	155,490	2,395,123	708,209	—	5,415,909
1960	407,834	235,304	4,377,349	1,101,591	—	8,773,943
1961	379,010	247,306	4,869,831	1,170,588	—	10,326,214
1962	422,339	253,269	5,326,695	1,265,700	—	11,415,990
1963	424,312	257,849	5,727,082	1,361,303	—	12,291,349
1964	441,559	275,287	5,926,437	1,551,490	—	14,070,305
1965	475,891	296,308	6,323,104	1,834,178	—	15,495,880
1966	567,925	322,877	7,886,732	2,389,089	—	16,474,804
1967	425,698	393,465	9,036,179	2,903,177	—	18,430,118
1968	431,455	451,454	10,114,316	3,068,410	—	22,356,723
1969	443,314	488,525	10,469,343	3,283,315	—	25,470,161
1970	419,306	489,757	12,309,253	3,084,537	—	28,896,068
1971	455,166	541,733	12,463,808	3,196,743	—	29,754,338
1972	506,195	648,165	12,647,496	3,360,521	—	33,402,603
1973	626,053	704,566	14,759,218	4,221,201	—	42,347,970
1974	738,280	834,671	17,748,431	4,938,813	—	62,325,391

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres fin

Year — Année	Edmonton	Lethbridge	Medicine Hat	New Westminister	Vancouver	Victoria
thousands of dollars — milliers de dollars						
1924	343,501	58,855	51,545	59,364	1,409,852	255,948
1926	398,021	67,395	35,705	77,071	1,553,257	329,505
1929	603,872	97,221	54,529	105,356	2,365,679	451,747
1930	570,300	73,732	37,887	93,832	1,812,724	415,915
1932	393,432	37,069	21,078	51,107	1,190,464	261,268
1933	366,411	36,911	21,506	47,214	1,207,250	237,126
1935	400,420	48,945	27,322	59,819	1,349,924	262,719
1938	430,271	57,228	28,154	73,791	1,546,113	316,967
1939	470,279	56,702	27,707	78,648	1,587,410	354,226
1940	553,324	56,707	32,707	92,379	1,673,283	371,451
1941	620,647	67,723	42,537	110,027	1,905,073	412,046
1945	1,165,857	118,735	65,281	199,962	3,615,096	601,306
1946	1,213,183	146,971	74,790	226,076	4,354,230	787,288
1949	1,893,297	246,490	102,840	319,812	6,157,068	1,063,712
1950	2,371,402	284,388	105,444	401,104	6,901,612	1,143,851
1953	3,514,626	349,470	157,085	554,710	9,790,943	1,441,170
1955	4,051,761	354,899	146,543	673,632	10,398,019	1,741,203
1960	5,975,977	488,952	225,389	863,874	14,653,834	2,500,901
1961	6,672,384	501,226	243,630	—	17,766,910 ¹³	2,666,645
1962	7,550,912	580,068	295,133	—	19,602,381 ¹³	3,487,365
1963	9,311,561	616,173	292,610	—	21,679,909 ¹³	3,389,680
1964	10,541,712	643,859	309,689	—	25,239,274 ¹³	4,132,804
1965	11,937,495	695,785	323,256	—	29,323,153 ¹³	4,323,590
1966	13,046,914	808,376	371,788	—	33,171,639 ¹³	4,885,371
1967	15,492,153	922,236	398,806	—	35,223,762 ¹³	6,057,540
1968	18,021,245	1,088,964	440,580	—	40,316,936 ¹³	6,332,025
1969	20,419,917	1,213,452	487,684	—	49,414,299 ¹³	7,425,774
1970	21,106,965	1,233,107	472,695	—	50,153,771 ¹³	7,259,684
1971	21,845,007	1,353,101	537,756	—	56,335,442 ¹³	8,658,792
1972	24,487,009	1,532,404	585,385	—	68,766,823 ¹³	9,960,065
1973	33,030,660	1,909,007	699,634	—	89,332,460 ¹³	12,663,573
1974	43,413,357	2,367,326	891,449	—	113,258,858	20,189,888

¹ For the 31 original centres. — Pour les 31 premiers centres.

² Includes Sarnia as of January 1926. — Y compris Sarnia à partir de janvier 1926.

³ Includes Sudbury as of September 1929. — Y compris Sudbury à partir de septembre 1929.

⁴ Weyburn branches absorbed by Imperial Bank, May 1931. — Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

⁵ Includes St. Catharines as of May 1941. — Y compris St. Catharines à partir de mai 1941.

⁶ Includes St. John's, Newfoundland as of April 1949. — Y compris St. John's, Terre-Neuve à partir d'avril 1949.

⁷ Includes Cornwall as of May 1950. — Y compris Cornwall à partir de mai 1950.

⁸ Includes the 17 new centres added in January 1953. — Y compris les 17 nouveaux centres ajoutés en janvier 1953.

⁹ Nine months. — Neuf mois.

¹⁰ Eight months. — Huit mois.

¹¹ Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — Fort William s'est joint à Port Arthur en janvier 1970 pour former le centre de compensation de Thunder Bay. Afin de préserver la continuité des chiffres des 35 premiers centres, on a appliqué à Thunder Bay la relation existant en 1969 afin d'arriver aux chiffres de Fort William.

¹² Excludes some items reported in preceding years. — À l'exclusion de certains détails déclarés les années précédentes.

¹³ New Westminister included in Vancouver. — New Westminister est compris dans Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Month, 1973 and 1974

TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974

	Newfoundland — Terre-Neuve		Prince Edward Island — Île-du-Prince-Édouard	
	St. John's		Charlottetown	
	1973	1974	1973	1974
	thousands of dollars — milliers de dollars			
January — Janvier	542,503	843,889	86,918	112,379
February — Février	504,574	654,046	63,780	101,578
March — Mars	522,773	1,050,009	94,851	107,324
April — Avril	614,947	766,217	91,063	104,305
May — Mai	672,595	656,957	94,505	132,850
June — Juin	562,502	983,456	104,786	108,912
July — Juillet	592,653	727,237	107,065	108,969
August — Août	816,811	839,861	104,680	130,081
September — Septembre	658,942	811,426	98,807	129,142
October — Octobre	653,765	853,022	100,563	131,001
November — Novembre	734,449	847,249	109,442	150,691
December — Décembre	706,166	879,438	106,411	151,387
Total	7,582,680	9,912,807	1,162,971	1,468,619
	Nova Scotia — Nouvelle-Écosse			
	Glace Bay		Halifax	
	1973	1974	1973	1974
	thousands of dollars — milliers de dollars			
January — Janvier	9,812	13,727	936,822	1,045,139
February — Février	8,667	11,130	820,024	908,873
March — Mars	8,633	13,428	851,112	1,146,860
April — Avril	9,947	12,434	906,821	1,071,598
May — Mai	12,258	15,734	972,491	1,339,745
June — Juin	13,593	14,868	916,529	1,184,337
July — Juillet	12,106	16,624	1,040,135	1,353,924
August — Août	12,477	15,507	758,707	957,181
September — Septembre	12,586	15,629	871,695	1,134,090
October — Octobre	13,931	15,140	1,007,358	1,287,224
November — Novembre	14,107	16,102	966,682	1,290,907
December — Décembre	13,870	16,722	1,058,345	1,334,508
Total	141,987	177,045	11,106,721	14,054,386
	Sydney		Total - 3 centres	
	1973	1974	1973	1974
	thousands of dollars — milliers de dollars			
January — Janvier	81,479	105,018	1,028,113	1,163,884
February — Février	74,031	100,171	902,722	1,020,174
March — Mars	93,336	100,800	953,081	1,261,088
April — Avril	77,185	104,272	993,953	1,188,304
May — Mai	95,504	127,912	1,080,253	1,483,391
June — Juin	108,538	131,136	1,038,660	1,330,341
July — Juillet	191,520	137,900	1,071,361	1,508,448
August — Août	102,121	120,703	873,305	1,093,391
September — Septembre	87,958	133,788	972,239	1,283,507
October — Octobre	101,245	121,959	1,122,534	1,424,323
November — Novembre	113,227	125,237	1,094,016	1,432,246
December — Décembre	111,283	131,979	1,183,498	1,483,209
Total	1,237,427	1,440,875	12,486,135	15,672,306

TABLE 5. Cheques Cashed by Cleaning Centre and Month, 1973 and 1974 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 - suite

New Brunswick - Nouveau-Brunswick						
Fredericton			Moncton			
1973		1974	1973		1974	
thousands of dollars - milliers de dollars						
January - Janvier	215,154	327,917	220,649	254,753		
February - Février	152,519	209,608	192,844	211,610		
March - Mars	221,582	300,009	221,979	235,099		
April - Avril	240,173	327,996	210,604	279,092		
May - Mai	208,836	267,787	253,948	353,879		
June - Juin	265,275	234,593	232,729	278,483		
July - Juillet	242,030	288,101	245,761	267,046		
August - Août	231,909	245,653	247,212	438,038		
September - Septembre	236,970	281,277	228,775	255,699		
October - Octobre	271,513	336,344	237,820	370,340		
November - Novembre	288,250	229,528	259,452	377,914		
December - Décembre	235,174	256,056	241,764	331,786		
Total	2,809,385	3,304,869	2,793,537	3,653,739		
St. John's			Total - 3 centres			
1973		1974	1973		1974	
thousands of dollars - milliers de dollars						
January - Janvier	292,329	380,285	728,132	962,955		
February - Février	239,769	319,652	585,132	740,870		
March - Mars	293,878	428,977	737,439	964,085		
April - Avril	306,602	386,657	757,379	993,745		
May - Mai	348,208	498,475	810,992	1,120,141		
June - Juin	306,809	406,201	804,813	919,277		
July - Juillet	348,494	511,777	836,285	1,066,924		
August - Août	336,688	426,568	815,809	1,110,259		
September - Septembre	321,221	427,371	786,966	964,347		
October - Octobre	338,071	486,239	847,404	1,192,923		
November - Novembre	357,319	498,048	905,021	1,105,490		
December - Décembre	409,647	441,269	886,585	1,029,111		
Total	3,899,035	5,211,519	9,501,957	12,170,127		
Québec						
Chicoutimi		Drummondville		Granby		
1973		1974	1973	1974	1973	1974
thousands of dollars - milliers de dollars						
January - Janvier	78,713	124,376	72,125	82,260	93,995	102,951
February - Février	72,249	100,411	59,594	69,984	73,089	88,887
March - Mars	93,728	118,702	64,840	73,809	80,542	103,736
April - Avril	115,386	130,899	78,983	81,251	80,290	90,232
May - Mai	135,796	203,926	80,314	100,675	105,530	143,876
June - Juin	138,972	156,616	91,403	83,348	94,201	121,269
July - Juillet	117,515	193,703	80,576	88,823	88,428	138,717
August - Août	129,118	177,205	89,590	90,080	101,331	128,596
September - Septembre	115,743	168,177	77,041	91,473	93,802	125,429
October - Octobre	128,402	185,198	94,305	91,239	102,716	128,581
November - Novembre	111,668	196,755	86,490	98,178	110,163	135,759
December - Décembre	108,117	185,094	85,858	105,160	95,048	137,634
Total	1,345,107	1,941,062	961,119	1,056,280	1,119,135	1,445,667

TABLE 5. Cheques cashed by Clearing Centre and Month, 1973 and 1974 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 - suite

	Québec - Concluded - fin					
	Montréal		Québec			
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	22,114,326	24,945,573	3,015,613	4,368,859		
February - Février	20,089,822	24,028,022	2,732,258	3,513,994		
March - Mars	22,334,063	26,555,343	2,930,116	3,951,637		
April - Avril	22,104,329	27,539,870	2,858,591	3,838,924		
May - Mai	25,230,393	34,463,464	4,268,203	5,743,234		
June - Juin	23,448,799	31,923,472	3,067,501	3,807,329		
July - Juillet	24,375,035	32,483,323	3,041,006	3,705,845		
August - Août	23,681,076	34,417,221	4,041,422	4,076,165		
September - Septembre	23,164,449	32,452,875	2,929,142	5,996,211		
October - Octobre	27,078,768	34,138,631	4,177,821	4,696,105		
November - Novembre	27,582,765	35,481,850	3,643,214	7,279,618		
December - Décembre	24,883,490	36,169,136	3,262,957	4,951,825		
Total	286,087,255	374,598,780	39,967,844	59,929,746		
	St. Hyacinthe		Shawinigan		Sherbrooke	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	87,153	119,649	32,815	36,015	204,603	197,577
February - Février	69,393	112,594	25,479	29,972	231,770	184,432
March - Mars	105,193	104,742	31,941	37,632	221,605	192,106
April - Avril	99,003	103,200	28,243	33,982	225,114	179,760
May - Mai	110,590	147,576	40,237	46,573	259,210	254,077
June - Juin	109,309	117,520	39,742	40,159	206,317	212,301
July - Juillet	102,261	132,981	31,988	41,004	206,798	213,281
August - Août	117,295	124,696	28,892	40,357	237,027	210,027
September - Septembre	104,437	123,431	29,484	39,665	199,730	214,381
October - Octobre	127,543	147,710	38,416	46,086	238,991	241,076
November - Novembre	123,860	164,375	35,842	45,752	233,247	248,307
December - Décembre	117,877	154,597	37,923	43,682	199,775	245,766
Total	1,273,914	1,553,071	401,002	480,879	2,664,189	2,593,091
	Trois-Rivières		Valleyfield		Total - 10 centres	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	103,920	125,590	39,852	53,147	25,843,115	30,155,997
February - Février	98,273	113,237	36,828	44,598	23,488,755	28,286,131
March - Mars	107,913	131,141	39,433	49,408	26,009,374	31,318,256
April - Avril	103,841	127,391	40,020	49,524	25,733,800	32,175,033
May - Mai	122,418	166,765	47,945	62,691	30,400,336	41,332,857
June - Juin	112,539	140,912	39,181	54,688	27,347,964	36,657,614
July - Juillet	113,538	150,814	43,825	57,824	28,200,970	37,206,315
August - Août	101,595	149,098	45,767	54,827	28,573,115	39,468,272
September - Septembre	104,731	138,201	43,733	52,538	26,862,292	39,402,381
October - Octobre	133,782	157,934	52,479	62,217	32,173,223	39,894,777
November - Novembre	135,246	304,070	54,773	68,046	32,117,208	44,022,710
December - Décembre	128,299	255,261	48,404	60,108	28,967,748	42,308,263
Total	1,366,095	1,960,414	532,240	669,616	335,717,900	442,228,606

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1973 and 1974 – Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 – suite

	Ontario					
	Brantford		Chatham		Cornwall	
	1973	1974	1973	1974	1973	1974
	thousands of dollars – milliers de dollars					
January – Janvier	197,116	239,144	245,212	346,184	97,047	109,816
February – Février	160,570	201,239	225,240	285,972	80,175	96,406
March – Mars	201,704	244,396	248,761	306,889	98,212	95,427
April – Avril	184,699	263,664	219,546	334,222	103,641	128,611
May – Mai	246,604	274,798	240,177	383,751	105,241	129,248
June – Juin	263,006	256,852	211,504	334,038	93,743	124,095
July – Juillet	246,188	294,581	219,058	492,254	117,773	140,569
August – Août	197,730	297,128	232,577	384,798	93,950	112,569
September – Septembre	186,428	281,159	216,795	274,947	91,762	127,360
October – Octobre	234,212	302,613	359,631	467,620	107,409	116,289
November – Novembre	231,104	313,997	447,121	548,287	132,874	310,215
December – Décembre	222,675	201,345	325,305	581,923	114,746	136,927
Total	2,572,036	3,170,916	3,190,927	4,740,885	1,236,573	1,627,532
	Guelph		Hamilton		Kingston	
	1973	1974	1973	1974	1973	1974
	thousands of dollars – milliers de dollars					
January – Janvier	162,888	198,278	1,602,472	2,109,328	148,133	217,034
February – Février	125,346	163,416	1,465,542	2,000,816	141,978	173,309
March – Mars	147,749	189,001	1,769,333	1,991,166	153,781	180,421
April – Avril	155,605	210,923	1,815,484	2,204,495	157,545	156,150
May – Mai	176,367	245,201	1,955,965	2,688,197	214,345	240,853
June – Juin	172,381	247,753	1,930,066	2,350,029	187,824	213,867
July – Juillet	181,009	248,118	1,903,304	2,229,132	195,618	221,200
August – Août	170,126	243,949	1,852,727	2,179,375	202,872	184,324
September – Septembre	168,890	257,480	1,747,777	2,288,350	185,276	230,660
October – Octobre	210,319	243,111	1,883,369	2,477,001	198,744	240,557
November – Novembre	199,783	280,940	2,029,659	2,508,672	205,234	255,727
December – Décembre	209,093	264,849	1,992,467	2,362,268	177,843	352,616
Total	2,079,556	2,793,019	21,948,165	27,388,829	2,169,193	2,666,718
	Kitchener		London		Niagara Falls	
	1973	1974	1973	1974	1973	1974
	thousands of dollars – milliers de dollars					
January – Janvier	489,434	601,873	1,345,536	1,477,773	110,536	126,922
February – Février	447,526	480,894	1,262,338	1,393,476	98,559	114,418
March – Mars	505,567	606,965	1,356,295	1,547,617	113,195	129,092
April – Avril	443,565	581,220	1,334,035	1,651,338	113,741	130,322
May – Mai	586,527	743,420	1,426,804	1,921,399	131,787	169,061
June – Juin	542,142	647,033	1,321,452	1,897,882	128,217	150,815
July – Juillet	529,151	727,467	1,505,808	1,972,762	146,579	185,433
August – Août	551,342	642,109	1,384,658	1,780,565	133,274	142,063
September – Septembre	540,589	648,040	1,294,057	1,650,078	129,399	140,932
October – Octobre	631,217	728,981	1,612,371	1,876,964	150,585	141,237
November – Novembre	609,306	730,149	1,570,061	2,171,468	136,196	140,611
December – Décembre	571,292	737,405	1,474,194	1,960,063	130,540	135,737
Total	6,447,658	7,875,556	6,887,429	21,301,385	1,522,608	1,706,643

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1973 and 1974 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 - suite

	Ontario - Continued - suite					
	Oshawa		Ottawa		Peterborough	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	820,354	1,002,924	1,955,763	2,088,778	129,403	151,686
February - Février	813,798	812,865	1,578,884	1,956,687	101,020	129,608
March - Mars	838,928	1,169,788	1,823,267	2,136,105	127,541	187,924
April - Avril	845,330	1,193,001	1,942,300	2,252,576	125,960	150,726
May - Mai	984,475	1,501,681	1,900,960	2,475,523	150,915	191,381
June - Juin	1,083,910	1,345,705	1,572,162	2,208,236	151,912	173,195
July - Juillet	990,538	1,460,553	2,167,084	2,501,455	157,520	209,453
August - Août	862,187	1,112,975	2,135,214	2,334,766	142,149	165,459
September - Septembre	758,396	940,786	1,960,397	2,241,901	129,240	175,091
October - Octobre	1,129,939	1,227,841	2,025,012	2,540,126	153,468	182,106
November - Novembre	1,164,066	1,397,865	2,051,674	2,741,667	169,622	175,639
December - Décembre	1,226,101	1,523,212	1,995,669	2,493,651	153,897	180,672
Total	11,518,022	14,689,196	23,108,386	27,971,471	1,692,647	2,072,940
	St. Catharines		Sarnia		Sault Ste. Marie	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	264,409	281,854	151,264	183,545	266,918	912,091
February - Février	199,726	228,020	136,139	152,914	245,638	404,186
March - Mars	248,434	274,243	158,915	202,746	228,264	412,616
April - Avril	244,248	278,275	146,409	198,841	258,423	530,443
May - Mai	267,415	345,533	164,438	252,939	570,351	884,064
June - Juin	273,303	319,738	173,147	203,230	379,299	281,513
July - Juillet	285,024	314,893	199,636	250,320	545,019	266,985
August - Août	244,638	312,556	182,163	222,232	701,160	244,478
September - Septembre	247,766	316,257	149,629	225,576	651,405	263,334
October - Octobre	286,100	348,175	185,145	260,600	859,156	294,441
November - Novembre	294,649	383,040	184,388	219,261	734,906	273,362
December - Décembre	299,067	375,535	184,515	250,559	651,082	240,926
Total	3,154,779	3,778,119	2,015,778	2,622,763	6,091,621	5,008,439
	Sudbury		Thunder Bay		Timmins	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	198,239	191,870	199,076	250,448	45,125	64,577
February - Février	167,044	166,200	199,954	218,499	42,932	56,231
March - Mars	183,589	196,555	225,831	256,352	47,721	63,981
April - Avril	188,303	200,842	216,425	246,859	48,695	70,444
May - Mai	212,353	246,392	232,075	319,989	51,231	87,277
June - Juin	226,462	212,292	224,990	304,762	50,266	72,102
July - Juillet	221,514	237,343	239,440	285,014	55,089	90,982
August - Août	204,711	189,409	260,848	310,489	55,485	76,909
September - Septembre	206,195	242,868	224,388	298,369	50,245	76,570
October - Octobre	239,584	240,325	260,726	313,667	55,586	80,940
November - Novembre	221,589	255,457	268,234	326,476	61,275	96,984
December - Décembre	205,855	264,344	255,147	304,724	58,941	92,908
Total	2,475,438	2,643,897	2,807,134	3,435,648	622,591	929,905

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1973 and 1974 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 - suite

	Ontario - Concluded - fin					
	Toronto		Windsor		Total - 20 Centres	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	46,306,343	54,295,634	735,325	988,661	55,470,413	65,838,420
February - Février	42,932,771	49,035,307	724,359	1,005,537	51,149,539	59,076,000
March - Mars	49,466,949	56,221,026	984,728	945,571	58,928,763	67,357,881
April - Avril	49,702,068	58,117,770	876,670	847,135	59,122,692	69,747,857
May - Mai	54,191,616	63,013,109	1,055,918	1,041,204	64,865,564	77,155,020
June - Juin	52,394,899	56,650,132	923,072	1,011,834	62,303,757	69,005,103
July - Juillet	52,209,325	61,036,412	995,870	1,093,667	63,110,537	74,258,593
August - Août	54,939,941	58,610,807	800,081	913,634	65,347,833	70,460,594
September - Septembre	51,466,286	57,705,041	761,563	1,039,938	61,166,483	69,424,737
October - Octobre	62,185,583	68,674,523	1,105,982	1,335,952	73,874,138	82,093,069
November - Novembre	55,226,024	68,871,500	991,299	1,392,236	66,929,064	83,393,553
December - Décembre	50,370,266	67,294,365	1,090,556	1,175,938	61,709,251	80,929,967
Total	621,392,070	719,525,626	11,045,423	12,791,307	743,978,034	868,740,794
	Manitoba					
	Brandon		Winnipeg		Total - 2 centres	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	59,727	70,624	4,266,030	5,814,784	4,325,757	5,885,408
February - Février	53,444	59,932	3,991,744	4,749,554	4,045,188	4,809,486
March - Mars	66,938	69,294	4,347,175	6,333,442	4,414,113	6,402,736
April - Avril	58,945	79,147	4,347,253	5,916,827	4,406,198	5,995,974
May - Mai	73,230	101,437	5,109,509	7,808,815	5,182,739	7,910,252
June - Juin	62,107	75,971	4,860,201	6,907,706	4,922,308	6,983,677
July - Juillet	66,236	86,217	5,221,473	7,752,057	5,287,709	7,838,274
August - Août	72,828	78,293	5,109,180	6,690,975	5,182,008	6,769,268
September - Septembre	61,213	82,965	4,917,643	5,975,458	4,978,856	6,058,423
October - Octobre	75,841	86,153	5,588,798	6,788,356	5,664,639	6,874,509
November - Novembre	76,734	101,491	5,364,933	7,652,548	5,441,667	7,754,039
December - Décembre	67,319	101,424	5,442,976	8,021,931	5,510,295	8,123,355
Total	794,562	992,948	58,366,915	80,412,453	59,161,477	81,405,401
	Saskatchewan					
	Moose Jaw		Prince Albert		Regina	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
January - Janvier	55,673	61,834	51,504	61,121	1,587,879	1,719,655
February - Février	36,541	40,769	48,652	54,563	897,060	970,329
March - Mars	45,392	45,808	53,527	62,403	1,216,937	1,638,343
April - Avril	46,356	56,731	51,518	58,934	1,205,660	1,440,126
May - Mai	58,914	74,068	60,355	83,713	1,133,444	1,828,115
June - Juin	52,998	58,308	57,521	52,599	1,091,540	1,524,960
July - Juillet	53,599	66,238	61,830	72,119	1,122,093	1,785,417
August - Août	53,738	63,585	59,658	69,597	1,308,147	1,191,211
September - Septembre	48,398	56,284	51,652	75,984	1,422,975	1,243,310
October - Octobre	57,171	63,000	71,002	78,479	1,369,432	1,424,148
November - Novembre	63,074	83,332	75,169	81,522	1,238,275	1,344,721
December - Décembre	54,199	68,323	62,178	83,637	1,165,776	1,638,096
Total	626,053	738,280	704,566	834,671	14,759,218	17,748,431

TABLE 5. Cheques cashed by Clearing Centre and Month, 1973 and 1974 - Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 - suite

	Saskatchewan — Concluded — fin					
	Saskatoon		Total — 4 Centres			
	1973	1974	1973	1974		
	thousands of dollars — milliers de dollars					
January — Janvier	318,500	415,198	1,424,314	2,257,808		
February — Février	288,347	369,192	1,340,464	1,434,853		
March — Mars	331,337	389,251	1,541,526	2,135,805		
April — Avril	317,858	360,053	1,383,515	1,915,844		
May — Mai	369,523	450,537	1,485,323	2,436,433		
June — Juin	347,169	356,260	1,782,752	1,992,127		
July — Juillet	336,334	437,372	1,497,890	2,361,146		
August — Août	379,845	443,929	1,212,551	1,768,322		
September — Septembre	341,468	404,145	1,086,225	1,779,723		
October — Octobre	418,179	403,278	1,412,150	1,968,905		
November — Novembre	395,361	449,723	1,689,926	1,959,298		
December — Décembre	377,280	459,875	1,305,741	2,249,931		
Total	4,221,201	4,938,813	17,162,377	24,260,195		
	Alberta					
	Calgary		Edmonton			
	1973	1974	1973	1974		
	thousands of dollars — milliers de dollars					
January — Janvier	3,345,464	4,545,959	2,187,595	3,339,178		
February — Février	2,429,668	4,021,385	1,955,774	2,901,849		
March — Mars	3,357,196	4,558,648	2,403,807	2,953,580		
April — Avril	3,232,315	5,152,815	2,719,742	2,623,756		
May — Mai	3,444,132	5,841,973	2,713,108	4,103,496		
June — Juin	3,415,110	5,402,729	2,919,561	2,523,167		
July — Juillet	3,515,851	5,580,965	2,751,919	3,942,098		
August — Août	3,618,272	5,267,537	2,866,109	4,070,140		
September — Septembre	3,514,343	4,978,522	2,629,915	4,259,848		
October — Octobre	4,181,333	5,587,192	3,292,514	4,175,335		
November — Novembre	4,022,345	5,619,367	3,321,492	4,287,018		
December — Décembre	4,271,941	5,768,299	3,269,124	4,233,892		
Total	42,347,970	62,325,391	33,030,660	43,413,357		
	Lethbridge		Medicine Hat		Total — 4 centres	
	1973	1974	1973	1974	1973	1974
	thousands of dollars — milliers de dollars					
January — Janvier	146,727	184,725	57,933	62,086	5,737,719	8,131,948
February — Février	110,522	154,572	44,283	53,686	4,540,247	7,131,492
March — Mars	136,775	171,916	52,361	63,771	5,950,139	7,747,915
April — Avril	133,815	196,732	52,511	78,172	6,138,383	8,051,475
May — Mai	165,267	225,398	54,892	91,813	6,377,399	10,262,680
June — Juin	163,320	179,729	54,015	74,012	6,552,006	8,179,637
July — Juillet	171,301	198,573	51,666	82,223	6,490,737	9,803,859
August — Août	164,160	199,495	55,325	67,938	6,703,866	9,605,110
September — Septembre	145,646	185,933	54,500	68,421	6,344,404	9,492,724
October — Octobre	180,580	212,696	73,833	76,533	7,728,260	10,051,756
November — Novembre	216,819	249,233	85,657	88,545	7,646,313	10,244,163
December — Décembre	174,075	208,324	62,658	84,249	7,777,798	10,294,764
Total	1,909,007	2,367,326	699,634	891,449	77,987,271	108,997,533

TABLE 5. Cheques cashed by Clearing Centre and Month, 1973 and 1974 - Concluded
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 - fin

	British Columbia - Colombie-Britannique			
	Vancouver ¹		Victoria	
	1973	1974	1973	1974
	thousands of dollars - milliers de dollars			
January - Janvier	6,298,240	8,339,565	897,854	1,064,725
February - Février	6,092,615	7,846,524	830,918	1,108,502
March - Mars	6,404,307	8,651,602	1,040,746	1,225,662
April - Avril	6,448,123	9,759,772	881,313	1,730,362
May - Mai	7,620,689	10,292,718	906,758	2,030,356
June - Juin	7,213,334	9,211,032	1,178,900	1,785,985
July - Juillet	8,100,806	10,485,983	1,238,740	1,860,785
August - Août	8,704,225	9,237,292	1,348,149	998,144
September - Septembre	7,109,241	9,194,314	998,372	1,640,267
October - Octobre	8,620,206	10,006,643	1,039,934	2,052,807
November - Novembre	8,353,034	9,798,719	1,299,421	1,701,185
December - Décembre	8,367,640	10,434,694	1,002,468	2,991,108
Total	89,332,460	113,258,858	12,663,573	20,189,888
	Total - 2 centres		Canada - 50 centres	
	1973	1974	1973	1974
	thousands of dollars - milliers de dollars			
January - Janvier	7,196,094	9,404,290	102,972,320	124,756,978
February - Février	6,923,533	8,955,026	93,474,070	112,209,656
March - Mars	7,445,053	9,877,264	106,702,779	128,222,363
April - Avril	7,329,436	11,490,134	106,809,243	132,428,888
May - Mai	8,527,447	12,323,074	119,634,066	154,813,655
June - Juin	8,392,234	10,997,017	113,578,258	137,157,161
July - Juillet	9,339,546	12,346,768	116,783,119	147,226,533
August - Août	10,052,374	10,235,436	120,271,289	141,480,594
September - Septembre	8,107,613	10,834,581	111,641,095	140,180,991
October - Octobre	9,660,140	12,059,450	133,740,450	156,543,735
November - Novembre	9,652,455	11,499,904	126,401,514	162,409,343
December - Décembre	9,370,108	13,425,802	117,877,293	160,875,227
Total	101,996,033	133,448,746	1,369,885,496	1,698,305,124

¹ New Westminster included in Vancouver. - New Westminster est compris dans Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings AccountsTABLEAU 6. Chèques tirés¹ sur des comptes courants et des comptes d'épargne

	Current accounts – Comptes courants			Savings accounts – Comptes d'épargne		
	Cheques cashed ¹ – Chèques encaissés ¹	Deposits – Dépôts	Turnover ratio – Taux de transaction	Cheques cashed – Chèques encaissés	Deposits – Dépôts	Turnover ratio – Taux de transaction
	\$'000		%	\$'000		%
1942	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1955	152,565,052	3,959,938	38.53	8,785,926	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1971	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,640,276,213	11,124,141	147.45	58,069,869	38,269,960	1.52
1973						
January – Janvier	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February – Février	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March – Mars	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April – Avril	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May – Mai	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June – Juin	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July – Juillet	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August – Août	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September – Septembre	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October – Octobre	129,692,064	10,575,182	147.17	4,048,386	32,233,272	1.51
November – Novembre	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December – Décembre	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974						
January – Janvier	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February – Février	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March – Mars	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April – Avril	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May – Mai	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June – Juin	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July – Juillet	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August – Août	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September – Septembre	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October – Octobre	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November – Novembre	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December – Décembre	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46

1 (A) For 33 centres from 1943 to 1948. – Pour 33 centres de 1943 à 1948.

(B) For 34 centres in 1949. – Pour 34 centres en 1949.

(C) For 35 centres from 1949 to 1957. – Pour 35 centres de 1949 à 1957.

(D) For 52 centres from 1957 to 1960. – Pour 52 centres de 1957 à 1960.

(E) For 51 centres from 1961 to 1969. – Pour 51 centres de 1961 à 1969.

(F) For 50 centres from 1970. – Pour 50 centres de 1970.

2 As of June 1957 includes personal chequing accounts. – À partir de juin 1957, comprend les comptes de chèques personnels.

Note: Turnover is the ratio of cheques cashed to an average of deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by month prior to 1953. – Nota: Le volume des transactions est exprimé comme le taux de chèques tirés sur un nombre moyen de comptes. Le volume des transactions mensuelles est calculé sur une base annuelle en multipliant le taux par 12. Les données sur les comptes courants ont été rectifiées en fonction de la Loi sur les banques de 1954, et ne sont disponibles par mois qu'après 1953.

.. Figures not available. – Chiffres non disponibles.

Cheques cashed in clearing centres

1975

Chèques encaissés dans les centres de compensation

1975



STATISTICS CANADA — STATISTIQUE CANADA
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CHEQUES CASHED IN CLEARING CENTRES

CHÈQUES ENCAISSÉS DANS LES CENTRES DE COMPENSATION

1975

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce

May - 1976 • Mai
S-4404-510

Price—Prix: \$1.05

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Ottawa

FOREWORD

This report continues the series published since 1924 when statistical data on amounts debited to deposit accounts first became available from chartered bank branches in principal Canadian clearing centres. Initially, data was collected from 35 clearing centres and this was increased to 52 in 1953 in an attempt to raise the coverage to the pre-war levels. Effective in January 1961 cheques cashed in the Vancouver clearing centre include those previously reported from New Westminster as a separate clearing centre. Effective January 1970 Fort William and Port Arthur have merged into the city of Thunder Bay. The number of clearing centres now stands at 50.

The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. Negotiations are currently underway for the initiation of collection of bank debits from all bank branches across Canada by provinces and by economic regions.

The annual fluctuations in these series reflect generally the cyclical movements in the economy but these fluctuations tend to be distorted to a greater or lesser extent by such factors as inflation and the trend towards greater utilization of cheques in the payment system.

For clarification or further information concerning this publication please contact the Financial Institutions Section: R.R. Rotor, Chief, 613-996-6631, R.R. Moreau, 613-996-6686 or Marie Harris, 613-996-6640.

PETER G. KIRKHAM,
Chief Statistician of Canada.

AVANT-PROPOS

Ce bulletin fait suite à la série publiée depuis 1924, première année où l'on a pu disposer de données sur les montants débités des comptes de dépôt par les banques à charte, dans les principaux centres de compensation canadiens. À l'origine, les données étaient recueillies à partir de 35 centres de compensation. Ce chiffre fut augmenté par la suite si bien qu'en 1953 l'enquête couvrait 52 centres, ce qui rétablissait la couverture à ce qu'elle était avant la guerre. À partir de janvier 1961, les données sur les chèques encaissés par le centre de compensation de Vancouver comprennent également celles de New Westminster, auparavant présentées séparément. À partir de 1970, Fort William et Port Arthur se sont regroupés pour former le centre de Thunder Bay. Le nombre des centres de compensation est donc maintenant de 50.

Les données fondamentales sont rassemblées et fournies à Statistiques Canada par l'Association des banquiers canadiens. Des pourparlers sont présentement en cours afin d'introduire la collecte des crédits bancaires pour toutes les succursales des banques à travers le Canada, par province ainsi que par région économique.

Les fluctuations annuelles dans cette série reflètent les mouvements cycliques généralement observés dans l'économie. Toutefois, ces fluctuations peuvent être influencées dans une certaine mesure par des facteurs tels que l'inflation et l'orientation vers une plus grande utilisation des chèques comme moyen de paiements.

Pour éclaircissements ou renseignements supplémentaires, veuillez communiquer avec la Section des institutions financières: R.R. Rotor, chef, 613-996-6631, R.R. Moreau, 613-996-6686 ou Marie Harris, 613-996-6640.

Le statisticien en chef du Canada,
PETER G. KIRKHAM.

SYMBOLS

The following standard symbols are used in Statistics Canada publications:

- .. figures not available.
- ... figures not appropriate or not applicable.
- nil or zero.
- - amount too small to be expressed.
- ^p preliminary figures.
- ^r revised figures.
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Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada:

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- ... n'ayant pas lieu de figurer.
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- - nombres infimes.
- ^p nombres provisoires.
- ^r nombres rectifiés.
- x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

TABLE OF CONTENTS

	Page
Introduction	7
Definition and Coverage	8
Chart	
1, 2, 3, 4. Cheques Cashed — Canada and Principal Cities, 1945 - 1975.	11
5, 6. Cheques Cashed — By Areas and Large Centres, 1945 - 1975	15
Table	
1. Cheques Cashed Against Individual Accounts at 34 Clearing Centres in Canada for Representative Years	18
2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 32 Clearing Centres; Cheques Cashed Expressed in Terms of 1938 = 100	20
3. Relative Importance of Individual Clearing Centres	22
4. Cheques Cashed Against Individual Accounts, by Province.	24
5. Cheques Cashed Against Individual Accounts, by Centre	26
6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975.	35
7. Cheques Cashed Against Current and Savings Accounts	43

TABLE DES MATIÈRES

	Page
Introduction	7
Définition et couverture	8
Graphique	
1, 2, 3, 4. Chèques encaissés — Canada et principales villes, 1945 - 1975	11
5, 6. Chèques encaissés — Par régions et grands centres, 1945 - 1975.	15
Tableau	
1. Chèques tirés sur des comptes personnels dans 34 centres de compensation au Canada pour années représentatives.	18
2. Chèques tirés sur des comptes personnels (analyse en pourcentage) dans 32 centres de compensation (l'année 1938 servant de base 100)	20
3. Importance relative des centres de compensation individuels	22
4. Chèques tirés sur des comptes personnels, par province	24
5. Chèques tirés sur des comptes personnels, par centre.	26
6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975	35
7. Chèques tirés sur des comptes courants et des comptes d'épargne	43

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1975. The value of cheques cashed in the 50 centres rose to \$2,138,580.6 million, an increase of 25.9% above the value of \$1,698,779.7 million for 1974. Cheques cashed in Ontario showed an increase of 28.2%, Quebec 24.3%, in British Columbia 22.9%, the Atlantic Provinces 22.5%, and the Prairie Provinces 22.2%.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the Second World War. Since 1939 however, the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-six of the 50 centres showed a higher value of cheques cashed in 1975 as compared with 1974. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 13.7% above the value for 1974. Cheques cashed in Montreal increased by 22.2% and in Toronto by 30.4%. In the Western regions cheques cashed in Winnipeg were higher by 14.9% and in Vancouver by 17.6%.

Of the cheques cashed in Canada, 52.1% were cashed in Ontario. Cheques cashed in Toronto accounted for 84.3% of the provincial total. Cheques cashed in Quebec were 25.7% and the Prairie Provinces 12.3% of the Canada total. Value of cheques cashed in Winnipeg was 35.2% of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was 7.7% of the national total. Vancouver remains the predominant centre in this region.

La valeur totale des chèques encaissés dans les centres de compensation canadiens a atteint un nouveau record en 1975. Cette valeur s'élevait pour l'ensemble des 50 centres à \$2,138,580.6 millions, soit 25.9 % de plus qu'en 1974 (\$1,698,779.7 millions). L'augmentation était de 28.2 % en Ontario, de 24.3 % au Québec, de 22.9 % en Colombie-Britannique, de 22.5 % dans les provinces de l'Atlantique et de 22.2 % dans les provinces des Prairies.

Tendance chronologique

Le tableau 2 présente les changements observés dans la valeur des chèques encaissés dans les premiers centres de compensation. Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 centres). En 1926, Sarnia est venu s'ajouter aux centres déjà existants, puis Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's, Terre-Neuve, ce qui portait le total des centres à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouveaux centres étaient créés ce qui donnait un total de 52. Puis, en 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former le centre de Thunder Bay donnant alors un total de 50 centres de compensation.

La valeur des paiements a augmenté régulièrement dans tout le pays de 1924 à 1929. De 1929 à 1932, cette valeur connut une baisse sérieuse puis oscilla entre des limites étroites jusqu'à la déclaration de la Seconde Guerre Mondiale. Depuis 1939 toutefois, la valeur des chèques encaissés dans ces centres a augmenté régulièrement et rapidement.

Les centres

En 1975, la valeur des chèques encaissés était supérieure dans 46 des 50 centres comparativement à 1974. L'augmentation était de 13.7 % à Halifax, principal centre des provinces de l'Atlantique. À Montréal, cette augmentation était de 22.2 % et à Toronto de 30.4 %. Dans les régions de l'Ouest, la valeur était supérieur de 14.9 % à Winnipeg et de 17.6 % à Vancouver.

Ontario représentait 52.1 % des chèques encaissés au Canada. Les chèques encaissés à Toronto représentaient 84.3 % du total provincial. Québec représentait approximativement 25.7 % et les provinces des Prairies 12.3 % du total national. 35.2 % des chèques encaissés dans les provinces des Prairies l'étaient à Winnipeg. Quant à la Colombie-Britannique, elle représentait 7.7 % du total national, Vancouver étant toujours le principal centre de cette région.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised beginning in 1957 to exclude government deposits. As of June 1957, cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits was revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cashed in the Vancouver clearing house include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 157.98 for 1975 as compared with 147.53 for 1974 and 129.78 for 1973. The annual turnover of savings deposits was 1.44 in comparison with 1.51 for 1974 and 1.50 for 1973.

Definition and Coverage

Statistical data shown in this publication and in the monthly reports on "cheques cashed" are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series as it is felt that their inclusion would be misleading.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89%

Volume des transactions

On a rectifié les données touchant au volume des transactions sur comptes courants à partir de 1967 afin d'en éliminer les comptes des administrations. En juin 1957, les chèques encaissés comprenaient les chèques tirés sur des comptes chèques personnels. Les chiffres des chèques encaissés de 1943 à 1949 sont donnés pour 34 centres et de 1950 à 1957 pour 35 centres. Pour les années 1958 à 1960, le volume des transactions sur comptes courants a été rectifié afin d'avoir des chiffres pour les 52 centres. À partir de janvier 1961 les chèques encaissés à Vancouver comprenaient ceux de New Westminster (auparavant déclarés séparément) ce qui réduisait le nombre des centres de compensation à 51. En janvier 1970, Fort William et Port Arthur formaient le centre de Thunder Bay portant le total à 50 centres.

Le taux moyen du volume des transactions sur comptes courants était en 1975 de 157.98 comparative-ment à 147.53 en 1974 et 129.78 en 1973. Le volume annuel des transactions sur comptes d'épargne était en 1975 de 1.44 contre 1.51 en 1974 et 1.50 en 1973.

Définition et couverture

D'une manière générale, les données statistiques présentées ici et dans le bulletin mensuel "chèques encaissés" s'en tiennent aux sommes portées au débit des comptes de dépôt des clients par les banques, qu'il s'agisse de comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Les chèques tirés par les banques sur leurs propres comptes ou sur la Banque du Canada ne sont pas compris ici, pas plus que le règlement des soldes compensés. Le règlement des soldes dans les principaux centres se fait directement en portant les sommes en question au débit ou au crédit des comptes de ces banques auprès de la Banque du Canada.

Les transactions bancaires avec l'étranger sont réglées grâce à des bordereaux de chambres de compensation. Ces types de règlements ne sont pas compris dans la série "chèques encaissés"; on a pensé que leur inclusion serait source d'interprétations erronées.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des centres de chambres de compensation; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques

of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments, were recorded, accounted for 85% of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89% to 85%. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2% of the total population of all urban communities over 1,000, as compared with 38.9% in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces, the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January 1935.

encaissés dans les 32 centres de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 centres de l'époque, représentaient 85 % du total canadien. La proportion que représentaient les centres déclarants avait donc diminué depuis 1935, passant de 89 % à 85 %. Il est probable que des mouvements de population ont été entre autres à l'origine de ces modifications. Les données du recensement de 1951 indiquent que la population résidant dans des cités, villes et villages de 1,000 à 30,000 habitants représentait alors 41.2 % de la population des communautés urbaines au Canada comparativement à 38.9 % en 1941.

Afin d'améliorer la qualité des chiffres actuels, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres centres. Il s'agissait de Charlottetown, Glace Bay, Fredericton et Sydney dans les provinces de l'Atlantique; de Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield et Drummondville au Québec; de Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins et Port Arthur en Ontario.

Le tableau suivant permet de voir la proportion par région économique que représentent les chèques encaissés par les centres déclarants par rapport au total national pour le mois de janvier 1953 (les totaux sont présentés pour les anciens 35 centres et pour la nouvelle série de 52 centres) comparativement à janvier 1935.

	January - 1935 - Janvier			January - 1953 - Janvier				
	Total Canada	32 centres	Coverage - Couver- ture	Total Canada	35 centres	Coverage - Couver- ture	52 centres	Coverage - Couver- ture
	\$'000		%	\$'000		%	\$'000	%
Atlantic Provinces - Provinces de l'Atlantique	88,866	43,509	49	529,207	286,801	54	352,326	67
Québec	835,326	781,272	94	3,669,142	3,218,901	88	3,324,414	91
Ontario	1,463,621	1,289,471	88	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces - Provinces des Prairies	472,034	435,391	92	2,200,893	1,920,500	87	1,920,500	87
British Columbia - Colombie-Bri- tannique	154,517	132,408	86	1,165,383	962,418	83	962,418	83
Yukon and Northwest Territories - Yukon et Territoires du Nord- Ouest	-	-	-	5,288	-	-	-	-
Total	3,014,363	2,682,050	89	13,833,828	11,723,340	85	12,122,785	88

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1974 and 1975 for all 50 centres now included are shown in Table 6.

The following is a statement of debits to current and savings accounts, by province, as reported by all banks for the month of January 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against deposit accounts outside the reporting clearing centres.

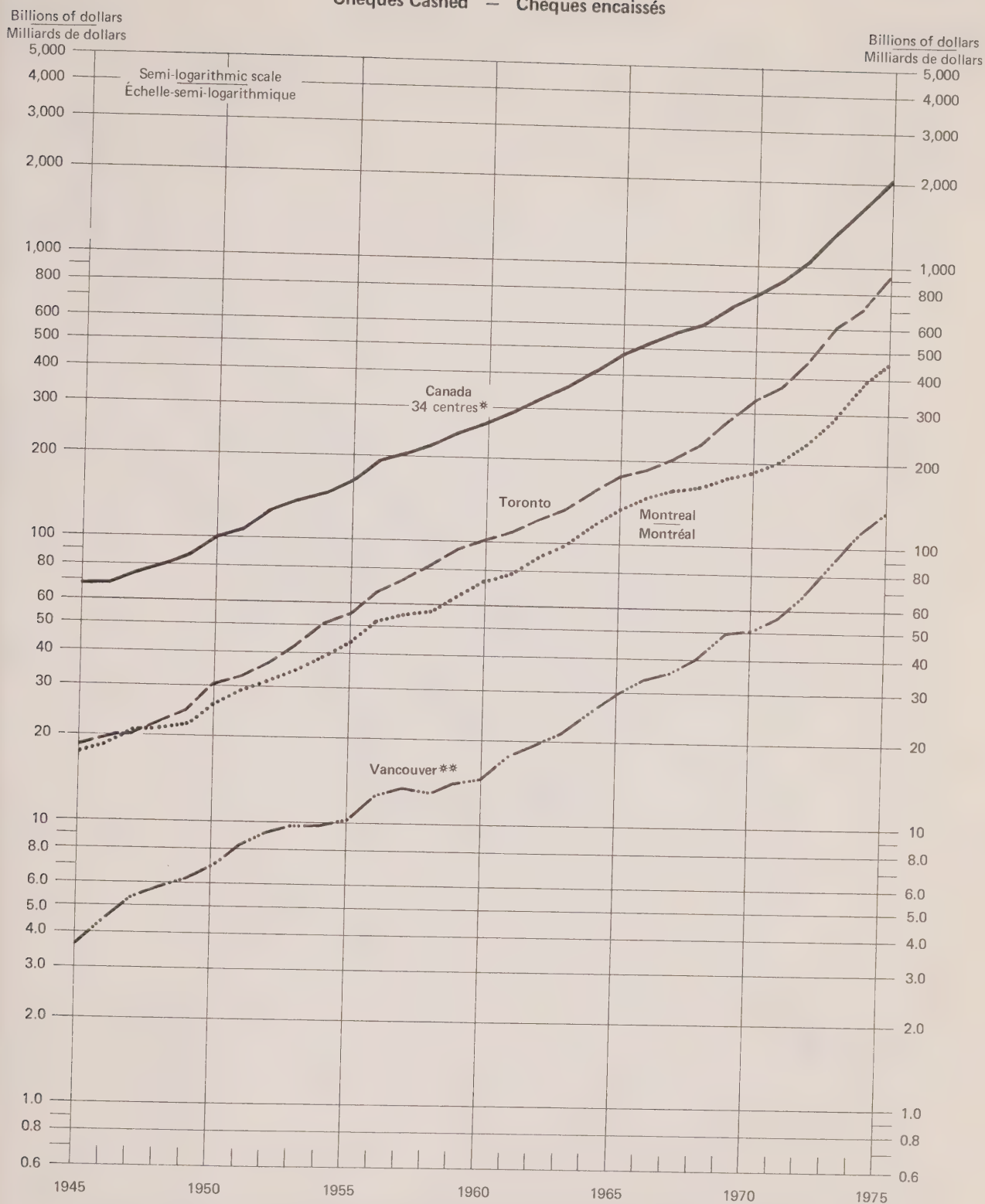
Le tableau ci-dessus montre que, dans toutes les régions sauf les provinces de l'Atlantique, la couverture a diminué entre 1935 et 1953. La prise en compte du centre de St. John's, Terre-Neuve, en 1949 a joué dans l'extension de la couverture dans les provinces de l'Atlantique. Notons que ces 17 nouveaux centres ramènent presque la couverture à ce qu'elle était en 1935. Dans quatre des cinq principales régions, les chiffres sur les débits bancaires publiés avant 1953 étaient un indicateur assez juste de la tendance des transactions du secteur privé. L'addition de ces nouveaux centres a nettement amélioré la qualité de la couverture dans les provinces de l'Atlantique. Le tableau 6 présente les données mensuelles de 1974 et 1975 pour l'ensemble des 50 centres actuels.

On trouve ci-après un état des débits aux comptes courants et aux comptes d'épargne déclarés par toutes les banques pour le mois de janvier 1953 (répartition par province). Les chiffres comprennent le total des débits des succursales des chambres de compensation déclarés séparément chaque mois ainsi que tous les chèques tirés sur des comptes de dépôt à l'extérieur des centres de compensation déclarants.

Total Cheques Cashed by Provinces, January 1953
Total des chèques encaissés, par province, janvier 1953

Province	Current account Compte courant	Savings account Compte d'épargne	Total
	dollars		
Newfoundland — Terre-Neuve	78,625,103	3,326,241	81,951,344
Prince Edward Island — Île-du-Prince-Édouard	23,346,704	1,789,200	25,135,904
Nova Scotia — Nouvelle-Écosse	229,393,287	11,869,240	241,262,527
New Brunswick — Nouveau-Brunswick	170,480,215	10,376,656	180,856,871
Québec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia — Colombie-Britannique	1,081,413,199	83,969,762	1,165,382,961
Yukon and Northwest Territories — Yukon et Territoires du Nord-Ouest	5,224,659	63,429	5,288,088
Total Canada	13,078,431,755	755,396,330	13,833,828,085

Cheques Cashed — Chèques encaissés



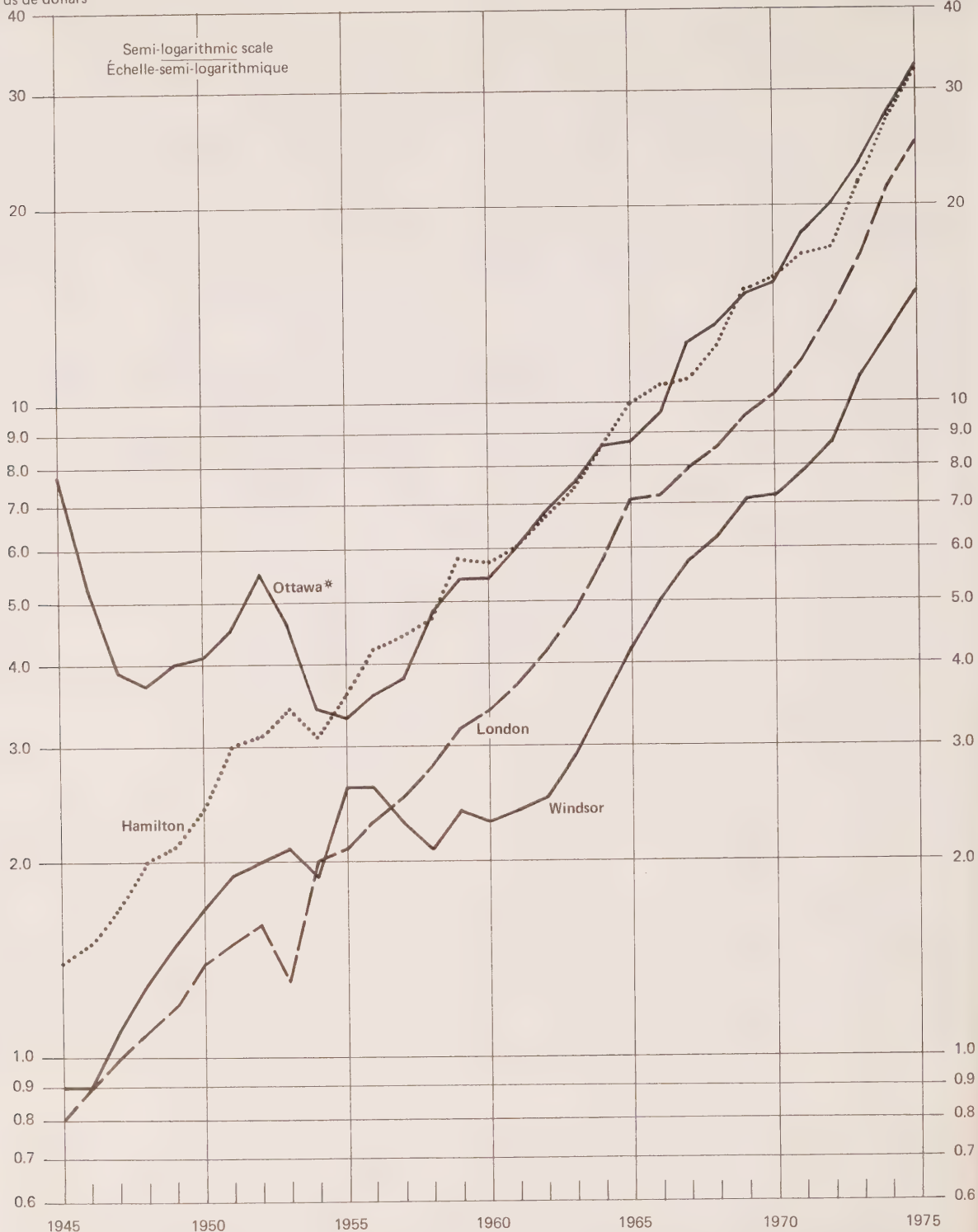
* Includes St. John's, Nfld. as of 1949, and Cornwall, Ontario as of 1950. — Y compris Saint-Jean (T.-N.) à partir de 1949 et Cornwall, Ontario à partir de 1950.

** Includes New Westminster as of January 1961. — Y compris New Westminster à partir de janvier 1961.

Cheques Cashed — Chèques encaissés

Billions of dollars
Milliards de dollars

Billions of dollars
Milliards de dollars



* From 1953 excludes some debits reported in preceding year. — Depuis 1953 à l'exclusion de certains débits déclarés les années précédentes.

Chart - 3

Cheques Cashed — Chèques encaissés

Graphique - 3

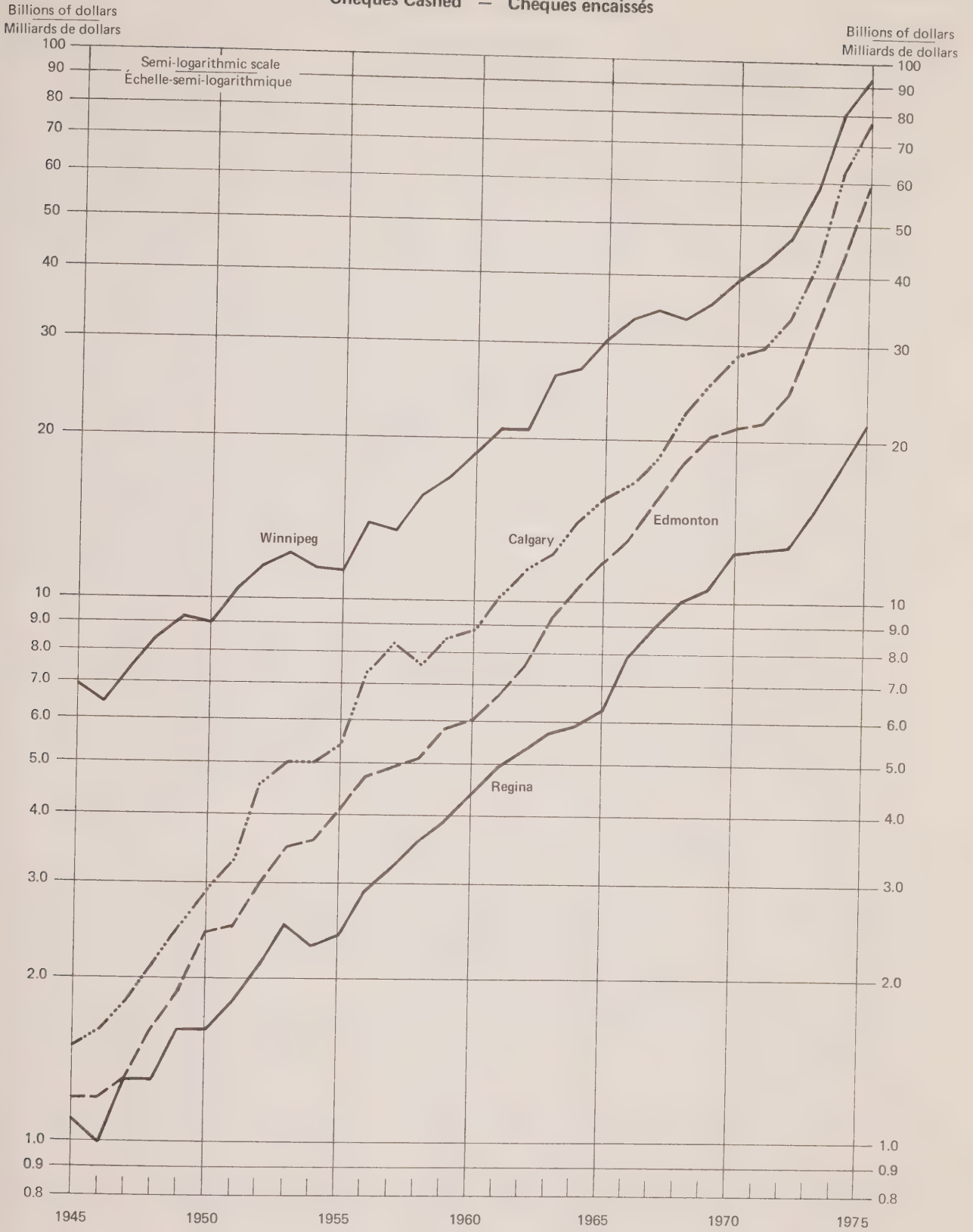


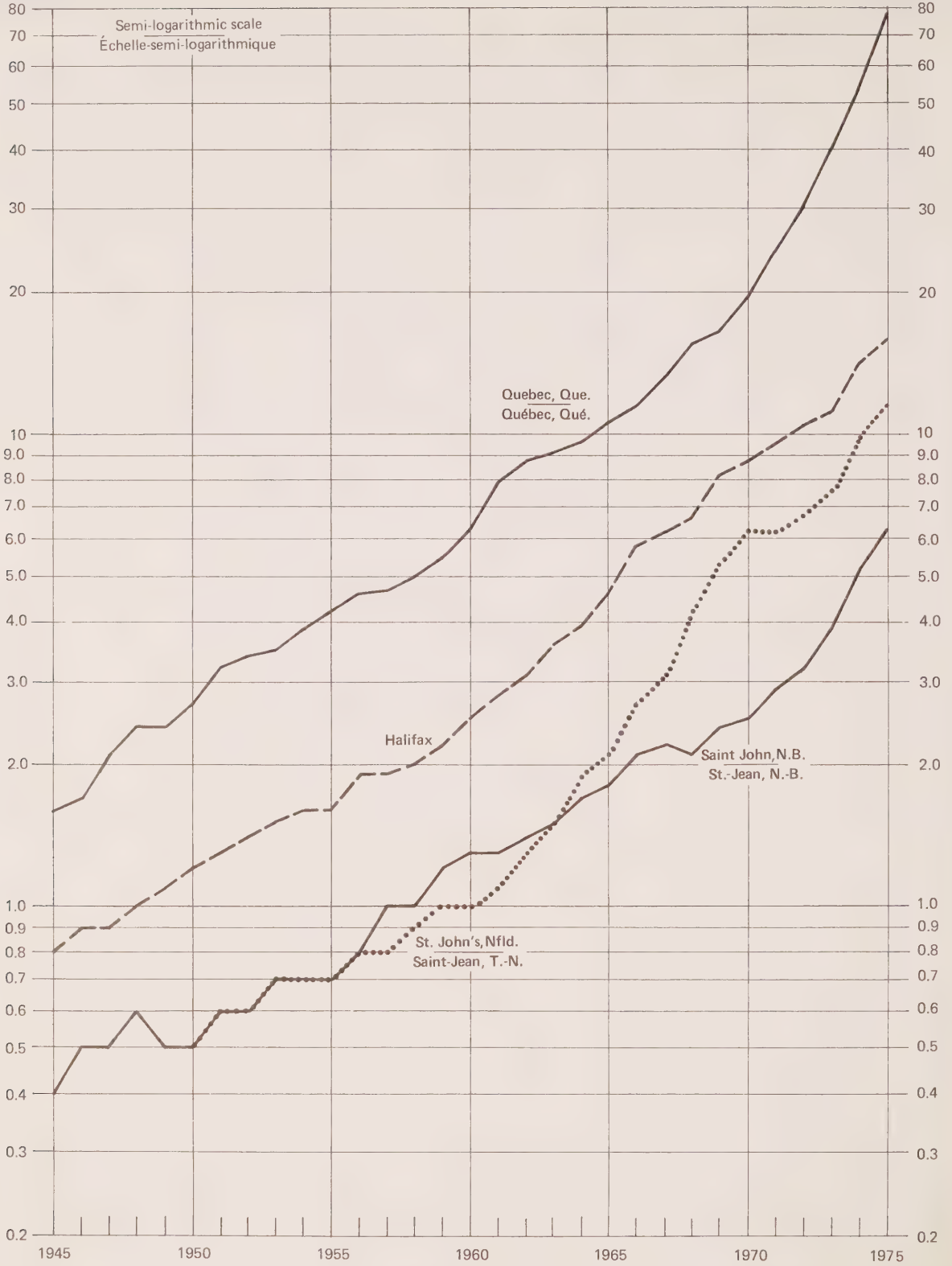
Chart - 4

Graphique - 4

Cheques Cashed — Chèques encaissés

Billions of dollars
Milliards de dollars

Billions of dollars
Milliards de dollars

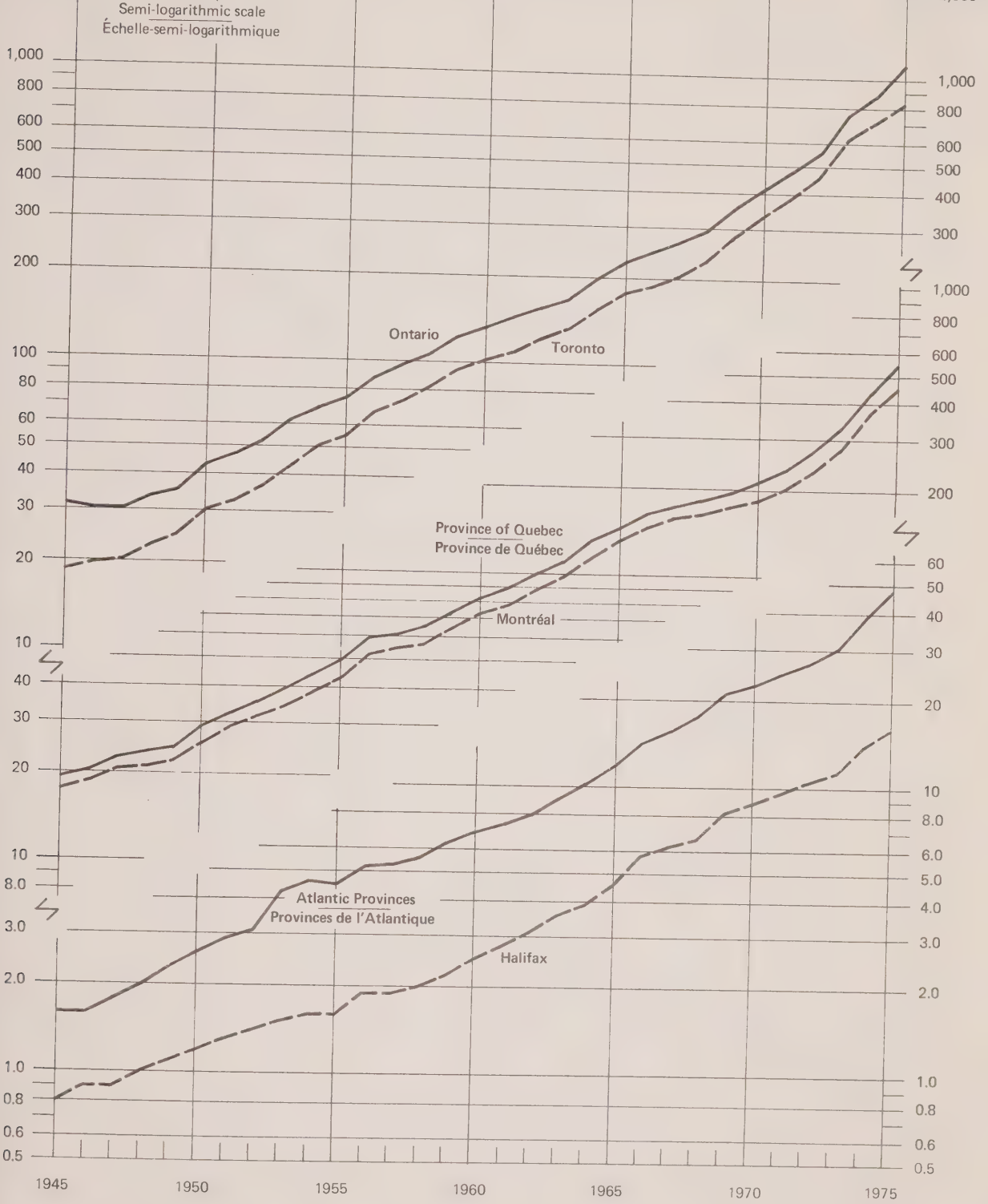


Cheques Cashed - Chèques encaissés

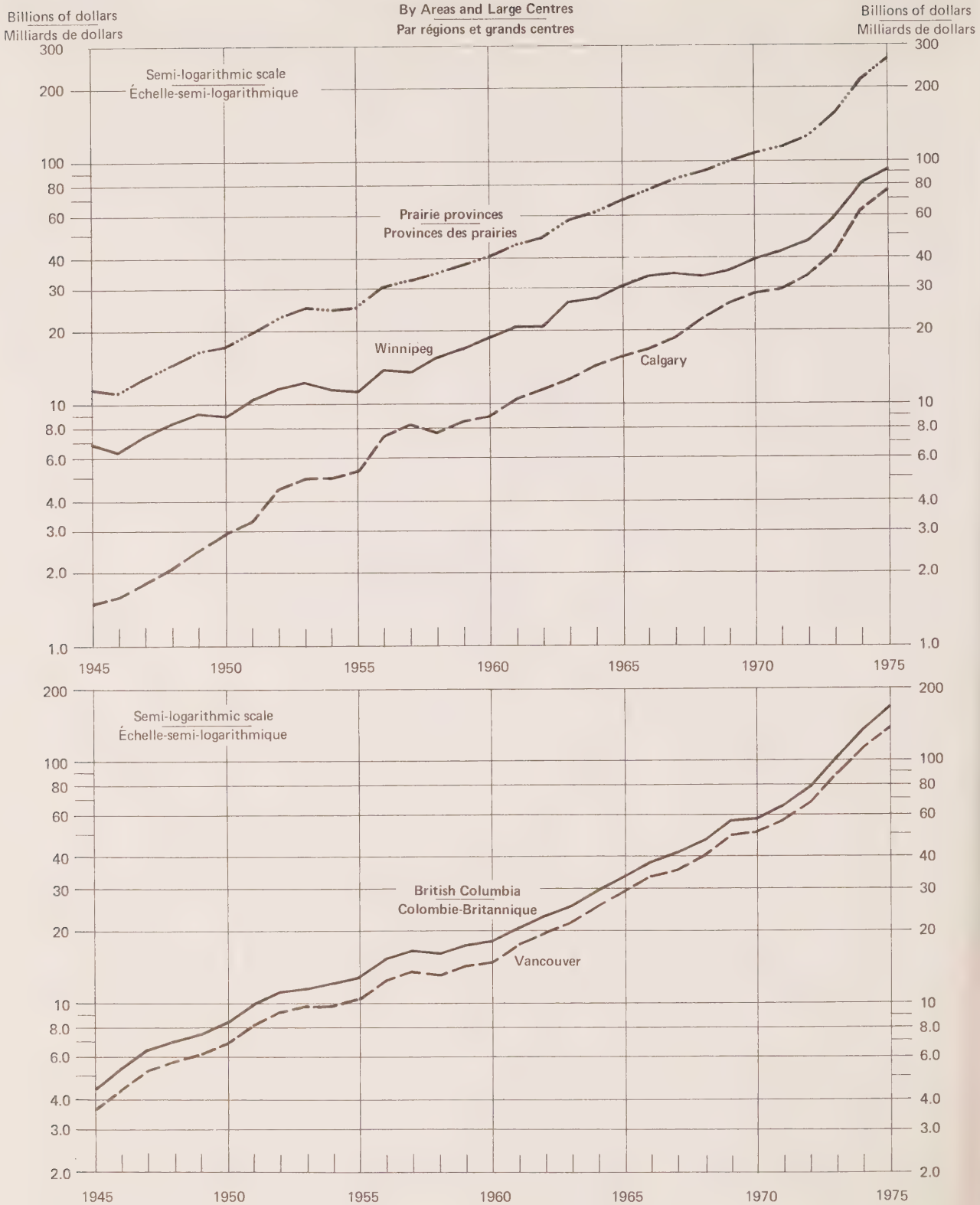
Billions of dollars
Milliards de dollars
2,000

By Areas and Large Centres
Par régions et grands centres

Billions of dollars
Milliards de dollars
2,000



Cheques Cashed — Chèques encaissés



STATISTICAL TABLES

TABLEAUX STATISTIQUES

**TABLE 1. Cheques Cashied Against Individual Accounts at 34 Clearing Centres in Canada
for Representative Years**

No.		1924	1929	1933	1936	1946
		thousands of dollars — milliers de dollars				
	Atlantic Provinces — Provinces de l'Atlantique:					
1	Halifax	249,103	425,488	254,224	381,827	870,735
2	Moncton	73,360	99,598	72,568	108,890	276,712
3	Saint John — Saint-Jean	262,398	272,872	154,222	189,231	456,571
4	St. John's	—	—	—	—	—
5	Total — 4 centres	584,861	797,958	481,014	679,948	1,604,018
	Québec:					
6	Montréal	7,502,004	15,558,096	7,943,786	8,759,472	18,828,184
7	Québec	533,784	788,144	558,047	977,213	1,722,534
8	Sherbrooke	97,201	137,427	65,237	83,715	198,641
9	Total — 3 centres	8,132,989	16,483,667	8,567,070	9,820,400	20,749,359
	Ontario:					
10	Brantford	85,523	166,590	80,403	107,115	269,744
11	Chatham	83,844	112,271	64,148	102,262	185,638
12	Cornwall	—	—	—	—	—
13	Fort William	94,544	102,157	47,791	67,033	185,151
14	Hamilton	551,819	909,896	460,728	644,432	1,460,389
15	Kingston	63,623	83,877	51,473	72,712	205,648
16	Kitchener	95,723	159,266	93,146	145,302	363,577
17	London	265,782	424,804	299,130	385,769	871,612
18	Ottawa	1,957,362	2,001,695	1,339,009	1,266,268	5,170,463
19	Peterborough	69,005	93,245	49,089	70,496	197,281
20	St. Catharines	—	—	—	—	253,814
21	Sarnia	—	146,820	86,379	76,490	244,695
22	Sudbury	—	34,617	41,886	85,812	153,373
23	Toronto	7,659,055	13,714,209	10,221,688	10,173,867	19,907,026
24	Windsor	283,118	594,321	192,568	420,932	933,545
25	Total — 15 centres	11,209,398	18,543,768	13,027,438	13,618,490	30,401,956
	Prairie Provinces — Provinces des Prairies:					
26	Brandon	48,518	62,315	27,283	33,812	104,140
27	Calgary	638,162	1,253,616	557,892	661,676	1,602,017
28	Edmonton	343,501	603,872	366,411	470,279	1,213,183
29	Lethbridge	58,855	97,221	36,911	56,702	146,971
30	Medicine Hat	54,545	54,259	21,506	27,707	74,790
31	Moose Jaw	97,033	128,435	48,698	83,326	185,850
32	Prince Albert	24,529	39,151	17,845	27,798	104,870
33	Regina	299,873	630,265	439,592	555,512	977,252
34	Saskatoon	117,115	224,157	100,029	121,853	349,202
35	Winnipeg	4,229,602	4,788,951	4,798,187	3,439,565	6,366,405
36	Total — 10 centres	5,944,776 ²	7,922,806 ²	6,414,354	5,478,230	11,124,680
	British Columbia — Colombie-Britannique:					
37	New Westminster	59,364	105,356	47,214	78,648	226,076
38	Vancouver	1,409,852	2,365,679	1,207,250	1,587,410	4,354,230
39	Victoria	255,948	451,747	237,126	354,226	787,288
40	Total — 3 centres	1,725,164	2,922,782	1,491,590	2,020,284	5,367,594
41	Total — 35 centres	27,597,188	46,670,981	29,981,466	31,617,352	69,247,607

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data included in Vancouver since January 1961.

TABLEAU 1. Chèques tirés sur des comptes personnels dans 34 centres de compensation au Canada
pour années représentatives

1950	1955	1960	1965	1971	1972	1973	1974	1975	No
thousands of dollars - milliers de dollars									
1,186,546	1,627,402	2,470,454	4,649,283	9,472,273	10,369,454	11,106,721	14,054,386	15,979,739	1
408,605	558,647	703,300	1,035,278	1,851,592	2,219,530	2,793,537 ^r	3,653,739	5,760,138	2
521,696	720,697	1,292,907	1,835,482	2,903,291	3,190,423	3,899,035	5,211,519	6,296,029	3
531,314	717,140	1,032,441	2,147,199	6,150,676	6,701,299	7,582,680	9,870,951 ^r	11,450,866	4
2,648,161	3,623,886	5,499,102	9,667,242	20,377,832	22,480,706	25,381,973	32,790,595^r	39,486,772	5
26,099,176	43,262,349	73,203,832	132,793,252	205,857,334	238,054,245	286,087,255	374,598,780	457,878,864	6
2,695,920	4,220,648	6,285,281	10,599,128	24,396,066	30,724,156	39,967,844	55,929,746	78,894,510	7
311,762	448,771	625,117	1,193,746	2,028,565	2,007,396	2,664,189	2,593,091	2,964,274	8
29,106,858	47,931,768	80,114,230	144,586,126^r	232,281,965	270,785,797	328,719,288	433,121,617	539,737,648	9
422,414	529,527	688,254	1,037,147	1,734,427	1,966,049	2,572,036	3,170,916	2,547,314	10
346,209	425,388	655,467	932,891	2,429,682	3,235,953	3,190,927	4,740,885	5,943,811	11
104,524	292,899	406,526	684,950	1,093,852	1,177,124	1,236,573	1,627,532	1,521,999	12
248,218	354,324	454,425	678,252	1,245,191	1,270,285	1,480,987	1,807,209	2,088,108	13
2,369,330	3,556,485	5,730,223	9,968,268	16,928,597	17,335,918	21,948,165	27,388,829	32,453,937	14
273,225	419,088	520,401	940,493	1,683,604	1,818,886	2,169,193	2,666,718	3,288,570	15
536,279	817,143	1,268,458	2,322,531	4,626,746	5,192,030	6,447,658	7,875,556	9,082,502	16
1,391,712	2,055,088	3,438,475	7,062,318	11,671,346	13,765,435	16,887,429	21,301,385	24,939,943	17
4,140,136	3,267,768	5,428,618	8,687,423	18,309,177	20,365,185	23,108,386	27,971,471	32,673,364	18
308,157	380,474	588,320	927,069	1,339,532	1,447,390	1,692,647	2,072,940	2,362,713	19
444,389	683,521	861,905	1,796,657	2,524,045	2,719,899	3,154,779	3,778,119	4,444,613	20
339,484	476,917	631,965	888,766	1,651,158	1,723,631	2,015,778	2,622,763	3,226,521	21
290,184	497,174	650,352	973,684	2,239,210	2,337,870	2,475,438	2,643,897	3,205,476	22
30,276,045	55,628,553	101,652,499	178,642,251	387,036,643	460,485,009	621,392,070	719,525,626	938,561,392	23
1,655,861	2,589,098	2,344,058	4,234,667	7,809,971	8,743,592	11,045,423	12,791,307	14,690,688	24
43,146,167	71,973,447	125,319,946	219,777,367	462,323,181	543,584,256	720,817,489	841,985,153	1,082,030,951	25
154,493	191,776	255,006	322,078	610,258	729,440	794,562	992,948	1,165,824	26
2,870,682	5,415,909	8,773,941	15,495,880	29,754,338	33,402,603	42,347,970	62,325,391	77,126,848	27
2,371,402	4,051,761	5,975,975	11,937,495	21,845,007	24,487,009	33,030,660	43,929,823 ^r	59,241,938	28
284,388	354,899	488,953	695,785	1,353,101	1,532,404	1,909,007	2,367,326	2,731,879	29
105,444	146,543	225,390	323,256	537,756	585,385	699,634	891,449	1,034,072	30
248,526	295,193	407,835	475,891	455,166	506,195	626,053	738,280	888,134	31
140,422	155,490	235,304	296,308	541,733	648,165	704,566	834,671	953,761	32
1,640,420	2,395,123	4,377,349	6,323,104	12,463,808	12,647,496	14,759,218	17,748,431	21,541,131	33
511,782	708,209	1,101,592	1,834,178	3,196,743	3,260,521	4,221,201	4,938,813	5,775,794	34
8,960,147	11,294,021	18,825,822	30,599,418	42,555,999	47,070,671	58,366,915	80,412,453	92,418,835	35
17,287,706	25,008,924	40,667,167	68,303,393	113,313,909	124,969,889	157,459,785	215,179,585^r	262,878,216	36
401,104	673,632	863,876	3	3	3	3	3	3	37
6,901,612	10,398,019	14,653,833	29,323,153	56,335,442	68,766,823	89,332,460	113,258,858	133,137,350	38
1,143,851	1,741,203	2,500,900	4,323,590	8,658,792	9,960,065	12,663,573	20,189,888	30,858,243	39
8,446,567	12,812,854	18,018,609	33,646,743	64,994,234	78,726,888	101,996,033	133,448,746	163,995,593	40
100,635,459	161,350,879	269,619,054	475,980,871	893,291,121	1,040,547,536	1,334,374,569	1,656,525,696^r	2,088,129,180	41

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 32 Clearing Centres;
Cheques Cashed Expressed in Terms of 1938 = 100

No.		1924	1929	1933	1939	1946
		per cent - pourcentage				
	Atlantic Provinces - Provinces de l'Atlantique:					
1	Halifax	73.3	125.3	74.9	112.4	256.4
2	Moncton	67.8	92.1	67.1	100.7	255.9
3	Saint John - Saint-Jean	136.7	142.2	80.4	98.6	237.9
4	Total - 3 centres	91.4	124.7	75.2	106.3	250.8
	Québec:					
5	Montréal	83.3	172.8	88.2	97.3	209.1
6	Québec	61.0	90.0	63.9	111.6	196.7
7	Sherbrooke	116.1	164.1	83.6	100.0	237.2
8	Total - 3 centres	81.6	165.4	86.0	98.5	208.2
	Ontario:					
9	Brantford	78.1	152.2	73.4	97.8	246.4
10	Chatham	81.2	108.7	62.1	99.0	179.8
11	Fort William	138.8	149.9	70.1	98.4	271.8
12	Hamilton	88.3	145.6	73.7	103.1	233.6
13	Kingston	89.3	117.8	72.3	102.1	288.8
14	Kitchener	67.9	112.9	66.0	103.0	257.8
15	London	68.3	109.1	76.9	99.1	223.9
16	Ottawa	162.6	166.3	111.2	105.2	429.5
17	Peterborough	98.2	132.7	69.9	100.3	280.8
18	Sarnia	-	194.5	114.4	101.3	324.2
19	Sudbury	-	40.3	49.4	101.3	181.1
20	Toronto	73.4	131.5	98.0	97.6	190.9
21	Windsor	64.3	135.0	43.7	95.6	212.0
22	Total - 13 centres	81.2	134.3	94.3	98.6	218.3
	Prairie Provinces - Provinces des prairies:					
23	Brandon	147.7	189.7	83.1	102.9	317.0
24	Calgary	98.1	192.7	85.7	101.7	246.2
25	Edmonton	79.8	140.3	85.2	109.3	282.0
26	Lethbridge	102.8	169.9	64.5	99.1	256.8
27	Medicine Hat	183.1	192.7	76.4	98.4	265.7
28	Moose Jaw	141.4	187.2	71.0	121.5	270.9
29	Prince Albert	95.1	151.8	69.2	107.8	406.6
30	Regina	59.1	124.2	86.6	109.5	192.5
31	Saskatoon	102.0	195.1	87.1	106.1	304.0
32	Winnipeg	142.8	180.3	180.6	129.5	239.7
33	Total - 10 centres	120.4²	173.3²	140.3	119.8	243.3
	British Columbia - Colombie-Britannique:					
34	New Westminster	80.3	142.4	63.8	106.3	305.6
35	Vancouver	91.2	153.0	78.1	102.7	281.6
36	Victoria	80.7	142.5	74.8	111.8	248.4
37	Total - 3 centres	89.1	150.9	77.0	104.8	277.1
38	Total - 32 centres	87.8	150.9	97.0	102.2	233.1

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data are included in Vancouver since January 1961.

**TABLEAU 2. Chèques tirés sur des comptes personnels (analyse en pourcentage) dans 32 centres de compensation
(l'année 1938 servant de base 100)**

1950	1955	1960	1965	1971	1972	1973	1974	1975	No
per cent -- pourcentage									
349.4	479.1	727.4	1,368.9	2,788.9	3,053.1	3,270.1	4,137.9	4,704.9	1
377.8	516.6	650.3	957.3	1,712.1	2,052.3	2,583.1	3,378.5	5,326.3	2
276.9	375.6	673.8	956.5	1,512.9	1,662.6	2,031.8	2,715.8	3,280.9	3
330.9	454.4	588.4	1,175.6	2,224.1	2,466.8	2,782.6	3,582.9	6,172.9	4
289.8	480.4	812.9	1,474.5	2,285.8	2,643.4	3,176.7	3,836.0	5,084.3	5
307.9	482.0	717.7	1,210.4	2,785.9	3,508.5	4,564.1	5,680.5	9,009.3	6
372.3	536.0	746.5	1,425.5	2,422.6	2,397.2	3,181.6	3,096.6	3,539.9	7
292.1	481.0	803.9	1,450.9	2,330.9	2,717.3	3,298.7	4,346.3	5,416.2	8
385.9	483.7	628.7	947.4	1,584.4	1,796.0	2,349.5	2,896.6	3,240.5	9
335.2	411.9	634.7	903.3	2,352.7	3,133.4	3,089.8	4,590.6	5,755.4	10
364.3	520.1	667.0	995.5	1,827.7	1,864.5	2,173.8	2,652.6	3,064.9	11
379.1	569.0	916.8	1,594.8	2,708.4	2,773.6	3,511.5	4,381.9	5,192.4	12
383.7	588.5	730.8	1,320.7	2,364.1	2,554.2	3,046.1	3,744.7	4,617.9	13
380.3	579.4	899.4	1,646.8	3,280.7	3,681.4	4,571.8	5,548.2	6,440.1	14
357.6	528.0	883.4	1,814.4	2,998.6	3,536.6	4,338.7	5,472.8	6,407.6	15
343.9	271.4 ¹	450.9	721.6 ¹	1,520.8 ¹	1,691.6 ¹	1,919.5 ¹	2,323.4	2,714.0	16
438.5	541.5	837.2	1,319.4	1,906.3	2,059.8	2,408.8	2,950.0	3,362.4	17
449.7	631.7	837.2	1,177.4	2,187.3	2,283.3	2,670.3	3,474.3	4,274.1	18
342.5	586.9	767.7	1,149.4	2,643.2	2,759.7	2,922.0	3,120.8	3,783.8	19
290.3	533.5	974.8	1,713.1	3,711.5	4,415.8	5,958.9	6,899.9	9,000.4	20
376.1	588.0	532.4	961.8	1,773.8	1,985.8	2,508.6	2,905.1	3,336.6	21
311.6	514.1	898.3	1,573.5	3,321.5	3,907.9	5,187.7	6,035.2	7,791.9	22
470.4	583.8	776.4	980.5	1,857.9	2,220.7	2,419.0	3,022.9	3,549.4	23
441.2	832.4	1,348.5	2,381.6	4,572.9	5,133.6	6,508.6	9,578.6	11,853.5	24
551.1	941.7	1,388.9	2,774.4	5,077.0	5,691.0	7,676.7	10,209.8 ²	13,768.5	25
497.0	620.2	854.4	1,215.8	2,364.5	2,677.7	3,335.8	4,136.6	4,773.8	26
374.5	520.5	800.5	1,148.2	1,909.9	2,079.2	2,485.0	3,166.3	3,672.7	27
362.3	430.3	594.5	693.7	663.5	737.8	912.6	1,076.1	1,294.6	28
544.5	602.9	912.4	1,148.9	2,100.6	2,513.5	2,732.0	3,236.5	3,698.2	29
323.2	471.9	862.5	1,245.8	2,455.8	2,491.9	2,908.0	3,497.0	4,244.3	30
445.6	616.6	959.0	1,596.8	2,783.1	2,925.6	3,674.9	4,299.6	5,028.4	31
337.3	425.2	708.7	1,151.9	1,602.0	1,772.0	2,197.2	3,027.0	3,479.1	32
378.1	546.9	889.4	1,493.8	2,478.2	2,733.1	3,443.6	4,706.1 ²	5,749.3	33
542.2	910.7	1,167.8	3	3	3	3	3	3	34
446.4	672.5	947.8	1,896.6	3,643.7	4,447.7	5,777.8	7,325.3	8,611.1	35
360.9	549.3	789.0	1,364.1	2,731.8	3,142.3	3,995.2	6,369.7	9,735.5	36
436.1	661.5	930.2	1,737.0	3,355.3	4,064.3	5,265.5	6,889.2	8,466.3	37
321.9	516.4	864.4	1,524.2	2,857.0	3,330.5	4,276.2	5,307.3 ²	6,696.1	38

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 3. Relative Importance of Individual Clearing Centres

No.	Clearing centres — Centres de compensation	1924	1929	1933	1939	1946
1	Newfoundland — Terre-Neuve:					
	St. John's	—	—	—	—	—
2	Prince Edward Island — Île-du-Prince-Édouard:					
	Charlottetown	—	—	—	—	—
	Nova Scotia — Nouvelle-Écosse:					
3	Glace Bay	—	—	—	—	—
4	Halifax	0.92	0.91	0.85	1.21	1.26
5	Sydney	—	—	—	—	—
6	Total — 3 centres	0.92	0.91	0.85	1.21	1.26
	New Brunswick — Nouveau-Brunswick:					
7	Fredericton	—	—	—	—	—
8	Moncton	0.27	0.21	0.24	0.34	0.40
9	Saint John — Saint-Jean	0.96	0.59	0.51	0.60	0.66
10	Total — 3 centres	1.23	0.80	0.85	0.94	1.06
	Québec:					
11	Chicoutimi	—	—	—	—	—
12	Drummondville	—	—	—	—	—
13	Granby	—	—	—	—	—
14	Montréal	27.62	33.34	26.50	27.71	27.19
15	Québec	1.97	1.69	1.86	3.09	2.49
16	St. Hyacinthe	—	—	—	—	—
17	Shawinigan	—	—	—	—	—
18	Sherbrooke	0.36	0.29	0.22	0.26	0.29
19	Trois-Rivières	—	—	—	—	—
20	Valleyfield	—	—	—	—	—
21	Total — 10 centres	29.95	35.32	28.58	31.06	29.97
	Ontario:					
22	Brantford	0.32	0.36	0.27	0.34	0.39
23	Chatham	0.31	0.24	0.21	0.32	0.27
24	Cornwall	—	—	—	—	—
25	Fort William	0.35	0.22	0.16	0.21	0.27
26	Guelph	—	—	—	—	—
27	Hamilton	2.03	1.95	1.54	2.04	2.11
28	Kingston	0.23	0.18	0.17	0.23	0.30
29	Kitchener	0.35	0.34	0.31	0.46	0.52
30	London	0.99	0.91	1.00	1.22	1.26
31	Niagara Falls	—	—	—	—	—
32	Oshawa	—	—	—	—	—
33	Ottawa	7.21	4.29	4.47	4.01	7.47
34	Peterborough	0.25	0.20	0.16	0.22	0.28
35	Port Arthur	—	—	—	—	—
36	St. Catharines	—	—	—	—	0.37 ⁵
37	Sarnia	—	0.31	0.29	0.24	0.35
38	Sault Ste. Marie	—	—	—	—	—
39	Sudbury	—	0.07	0.14	0.27	0.22
40	Thunder Bay	—	—	—	—	—
41	Timmins	—	—	—	—	—
42	Toronto	28.20	29.39	34.09	32.18	28.75
43	Windsor	1.04	1.27	0.64	1.33	1.35
44	Total — 20 centres	41.28	39.73	43.45	43.07	43.91
	Manitoba:					
45	Brandon	0.18	0.13	0.09	0.11	0.15
46	Winnipeg	13.97	10.26	16.01	10.87	9.19
47	Total — 2 centres	14.15	10.39	16.10	10.98	9.34
	Saskatchewan:					
48	Moose Jaw	0.36	0.28	0.16	0.26	0.27
49	Prince Albert	0.09	0.08	0.06	0.09	0.15
50	Regina	1.10	1.35	1.47	1.76	1.41
51	Saskatoon	0.43	0.48	0.33	0.39	0.50
52	Total — 4 centres	1.98 ⁶	2.19 ⁶	2.02	2.50	2.33
	Alberta:					
53	Calgary	2.35	2.69	1.86	2.09	2.31
54	Edmonton	1.26	1.29	1.22	1.49	1.75
55	Lethbridge	0.22	0.21	0.12	0.18	0.21
56	Medicine Hat	0.19	0.12	0.07	0.09	0.11
57	Total — 4 centres	4.02	4.31	3.27	3.85	4.38
	British Columbia — Colombie-Britannique:					
58	New Westminster	0.22	0.22	0.16	0.25	0.33
59	Vancouver	5.19	5.07	4.03	5.02	6.28
60	Victoria	0.94	0.97	0.79	1.12	1.14
61	Total — 2 centres	6.35	6.26	4.98	6.39	7.75
62	Total — 50 centres	100.00	100.00	100.00	100.00	100.00

1 Revised figures.

2 St. John's (Newfoundland) data added as of April 1949.

3 Cornwall data added as of May 1950.

4 Excludes some items reported in preceding years.

5 St. Catharines data added as of 1941.

6 Includes Wayburn branches.

7 New Westminster data are included in Vancouver since January 1961.

TABLEAU 3. Importance relative des centres de compensation individuels

1950	1955	1960	1965	1971	1972	1973	1974 ¹	1975	No
0.53	0.43 ²	0.37	0.44	0.67	0.63	0.55	0.58	0.54	1
—	0.11	0.12	0.10	0.09	0.09	0.08	0.09	0.09	2
—	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	3
1.18	0.98	0.89	0.95	1.03	0.97	0.82	0.83	0.75	4
—	0.17	0.14	0.12	0.11	0.09	0.09	0.08	0.08	5
1.18	1.18	1.05	1.09	1.16	1.07	0.92	0.92	0.84	6
—	0.24	0.22	0.20	0.23	0.21	0.20	0.19	0.22	7
0.40	0.34	0.25	0.21	0.20	0.21	0.20	0.22	0.27	8
0.52	0.43	0.47	0.37	0.32	0.30	0.29	0.31	0.29	9
0.92	1.01	0.94	0.78	0.75	0.72	0.69	0.72	0.78	10
—	0.14	0.11	0.12	0.11	0.10	0.10	0.11	0.10	11
—	0.08	0.08	0.09	0.10	0.07	0.07	0.06	0.05	12
—	0.12	0.10	0.09	0.11	0.09	0.08	0.09	0.08	13
25.93	25.97	26.35	27.08	22.38	22.33	20.88	22.05	21.41	14
2.68	2.53	2.26	2.16	2.64	2.88	2.92	3.29	3.69	15
—	0.13	0.12	0.13	0.13	0.10	0.09	0.09	0.09	16
—	0.08	0.07	0.06	0.04	0.03	0.03	0.03	0.03	17
0.31	0.27	0.22	0.24	0.22	0.19	0.19	0.15	0.14	18
—	0.25	0.20	0.19	0.14	0.11	0.10	0.12	0.09	19
—	0.07	0.05	0.05	0.04	0.04	0.04	0.04	0.03	20
28.92	29.64	29.56	30.21	25.91	25.95	24.51	26.03	25.71	21
—	0.32	0.25	0.21	0.19	0.18	0.19	0.19	0.16	22
0.42	0.26	0.24	0.19	0.26	0.30	0.23	0.28	0.28	23
0.34	0.18 ³	0.15	0.14	0.12	0.11	0.09	0.10	0.07	24
0.10 ³	0.21	0.16	0.14	—	—	—	—	—	25
0.25	0.17	0.16	0.15	0.15	0.15	0.15	0.16	0.13	26
2.35	2.14	2.06	2.03	1.84	1.63	1.60	1.61	1.52	27
0.27	0.25	0.19	0.19	0.18	0.17	0.16	0.16	0.15	28
0.53	0.40	0.46	0.47	0.50	0.49	0.47	0.46	0.42	29
1.38	1.23	1.24	1.44	1.27	1.29	1.23	1.25	1.17	30
—	0.30	0.19	0.18	0.12	0.11	0.11	0.10	0.07	31
—	0.71	0.86	1.17	0.94	0.82	0.84	0.87	0.80	32
4.11	1.96 ⁴	1.95	1.77	1.99	1.91	1.69	1.65	1.53	33
0.31	0.23	0.21	0.18	0.15	0.14	0.12	0.12	0.11	34
—	0.16	0.14	0.12	—	—	—	—	—	35
0.44	0.41	0.31	0.37	0.27	0.26	0.23	0.22	0.21	36
0.34	0.29	0.23	0.18	0.16	0.15	0.15	0.15	0.15	37
—	0.27	0.30	0.22	0.34	0.18	0.44	0.29	0.34	38
0.29	0.30	0.23	0.20	0.24	0.22	0.18	0.16	0.15	39
—	—	—	—	0.26	0.23	0.20	0.20	0.18	40
—	0.09	0.07	0.06	0.05	0.05	0.05	0.05	0.06	41
30.09	33.40	36.59	36.34	42.08	43.20	45.36	42.36	43.89	42
1.65	1.55	0.84	0.86	0.85	0.82	0.81	0.75	0.69	43
42.87	44.92	46.83	46.61	52.00	52.42	54.31	51.13	52.08	44
—	0.15	0.09	0.07	0.07	0.07	0.06	0.06	0.06	45
0.15	0.12	0.09	0.07	0.07	0.07	0.06	0.06	0.06	46
8.91	6.78	6.78	6.23	4.63	4.42	4.26	4.73	4.32	47
9.06	6.90	6.87	6.30	4.70	4.49	4.32	4.79	4.38	48
—	0.25	0.15	0.10	0.05	0.05	0.05	0.04	0.04	49
0.14	0.09	0.08	0.06	0.06	0.06	0.05	0.05	0.04	50
1.63	1.44	1.57	1.29	1.36	1.19	1.08	1.05	1.01	51
0.51	0.43	0.40	0.37	0.35	0.32	0.31	0.29	0.27	52
2.53	2.14	2.20	1.82	1.82	1.62	1.49	1.43	1.36	53
—	2.85	3.16	3.16	3.24	3.13	3.09	3.67	3.60	54
2.36	2.43	2.15	2.43	2.38	2.30	2.41	2.59	2.77	55
0.28	0.21	0.18	0.14	0.15	0.14	0.14	0.14	0.13	56
0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.05	57
5.60	5.98	5.57	5.80	5.83	5.63	5.69	6.45	6.55	58
—	0.40	0.31	7	7	7	7	7	7	59
0.40	0.40	0.31	7	7	7	7	7	7	60
6.86	6.24	5.28	5.97	6.13	6.45	6.52	6.67	6.23	61
1.13	1.05	0.90	0.88	0.94	0.93	0.92	1.19	1.44	62
8.39	7.69	6.49	6.85	7.07	7.38	7.44	7.86	7.67	63
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	64

¹ Nombres rectifiés.² Données sur St. John's (Terre-Neuve) ajoutées à partir d'avril 1949.³ Données sur Cornwall ajoutées à partir de mai 1950.⁴ À l'exclusion de certains détails déclarés les années précédentes.⁵ Données sur St. Catharines ajoutées à partir de 1941.⁶ Y compris les succursales de Wayburn.⁷ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 4. Cheques Cashed Against Individual Accounts, by Province

TABLEAU 4. Chèques tirés sur des comptes personnels, par province

Year — Année	Canada	Newfoundland — Terre-Neuve	Prince Edward Island — Île-du-Prince- Edouard	Nova Scotia — Nouvelle- Écosse	New Brunswick — Nouveau- Brunswick
thousands of dollars — milliers de dollars					
1924	27,597,188 ^{1r}	—	—	249,103	335,758
1926	30,358,035 ²	—	—	310,157	294,583
1929	46,670,981 ^{3r}	—	—	425,488	372,470
1930	37,491,302	—	—	361,737	346,614
1932	25,844,288 ⁴	—	—	257,988	261,183
1933	29,981,466	—	—	254,224	226,790
1935	31,546,067	—	—	310,052	264,001
1938	30,924,363	—	—	339,644	300,039
1939	31,617,352	—	—	381,827	298,121
1940	34,439,475	—	—	466,409	358,081
1941	39,242,956 ⁵	—	—	532,366	408,347
1945	68,384,784	—	—	850,393	703,198
1946	69,247,607	—	—	870,735	733,283
1949	87,554,363 ⁶	356,594	—	1,065,169	895,911
1950	100,635,459 ⁷	531,314	—	1,186,546	930,301
1953	137,416,847	735,435	—	1,769,701	1,188,902
1955	161,350,878	717,140	—	1,904,286	1,279,344
1960	269,619,054	1,032,441	—	2,857,898	1,996,205
1961	293,704,342	1,102,650	—	3,135,218	2,008,255
1962	325,564,498	1,283,264	—	3,511,018	2,124,126
1963	360,267,116	1,521,085	—	4,024,044	2,327,565
1964	417,334,919	1,854,507	—	4,353,976	2,594,051
1965	475,980,871	2,147,199	—	5,232,816	2,870,760
1966	521,597,914	2,684,023	—	6,370,380	3,153,273
1967	568,122,322	3,077,124	—	6,794,045	3,488,972
1968	618,313,206	4,212,773	—	7,413,419	3,589,478
1969	714,993,156	5,281,371	—	9,079,241	4,010,315
1970	796,636,953	6,217,484	—	9,709,886	4,105,872
1971	893,291,121	6,150,676	—	9,472,273	4,754,883
1972	1,040,547,536	6,701,299	—	10,369,454	5,409,953
1973	1,334,374,569	7,582,680	—	11,106,721	6,692,572
1974	1,656,525,696 ^r	9,870,951 ^r	—	14,054,386	8,865,258
1975	2,088,129,180	11,450,866	—	15,979,739	12,056,167
1953 ⁸	142,553,072	735,435	172,914	1,815,762	1,510,698
1955 ⁸	166,537,862	717,140	182,139	1,947,794	1,673,888
1960 ⁸	277,810,037	1,032,441	327,349	2,917,016	2,608,843
1961 ⁸	302,741,442	1,102,650	329,543	3,196,333	2,634,676
1962 ⁸	335,798,492	1,283,264	327,536	3,579,589	2,742,422
1963 ⁸	371,824,999	1,521,085	379,106	4,097,086	3,006,061
1964 ⁸	430,263,557	1,854,507	440,293	4,433,310	3,378,390
1965 ⁸	491,027,941	2,147,199	514,117	5,320,540	3,786,502
1966 ⁸	537,826,117	2,684,823	588,446	6,487,030	4,382,395
1967 ⁸	585,081,687	3,077,124	697,615	6,929,053	4,937,763
1968 ⁸	636,698,635	4,212,773	725,810	7,536,897	5,033,402
1969 ⁸	735,404,385	5,281,371	787,312	9,231,619	5,650,488
1970 ⁸	817,910,483	6,217,484	827,012	9,851,489	5,843,822
1971 ⁸	919,462,343	6,150,676	871,711	10,642,339	6,887,948
1972 ⁸	1,065,933,245	6,701,299	969,533	11,499,124	7,689,848
1973 ⁸	1,369,885,495	7,582,680	1,162,971	12,486,135	9,501,957
1974 ⁸	1,698,779,734 ^r	9,870,951 ^r	1,468,619	15,672,306	12,170,127
1975 ⁸	2,138,580,563	11,450,866	1,973,284	17,880,563	16,706,648

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 4. Cheques Cashed Against Individual Accounts by Province — Concluded

TABLEAU 4. Chèques tirés sur des comptes personnels, par province — fin

Year — Année	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia — Colombie-Britannique
thousands of dollars — milliers de dollars						
1924	8,132,989	11,209,398	4,278,120	571,593	1,095,063	1,725,164
1925	9,909,472	11,998,344 ²	3,927,571	739,713	1,218,361	1,959,833
1929	16,483,667	18,543,768 ³	4,851,266	1,062,572	2,008,968	2,922,782
1930	13,137,059	15,044,340	3,762,742	935,991	1,580,347	2,322,471
1932	7,766,200	11,258,872	3,172,024	660,046	965,137	1,502,839
1933	8,567,070	13,027,438	4,825,470	606,164	982,720	1,491,590
1935	8,977,530	13,876,626	4,658,459	693,420	1,093,517	1,672,462
1938	9,965,182	13,810,063	2,689,273	716,791	1,166,320	1,937,051
1939	9,820,400	13,618,490	3,473,377	788,489	1,216,364	2,020,284
1940	9,973,062	15,384,403	3,889,320	822,019	1,407,068	2,137,113
1941	11,068,666	18,214,788 ⁵	4,065,871	870,884	1,654,890	2,427,145
1945	19,309,333	31,543,362	7,027,004	1,661,752	2,873,408	4,416,364
1946	20,749,359	30,401,956	6,470,545	1,617,174	3,036,961	5,367,594
1949	24,732,490	36,469,081	9,331,934	2,412,447	4,750,145	7,540,592
1950	29,106,858	43,146,167 ⁷	9,114,640	2,541,150	5,631,916	8,446,567
1953	38,139,426	59,073,780	12,259,036	3,718,559	9,041,687	11,786,823
1955	47,931,767	71,973,447	11,485,797	3,554,015	9,969,112	12,812,854
1960	80,114,230	125,319,946	19,080,829	6,122,078	15,464,261	18,018,609
1961	87,213,839	134,719,363	21,130,709	6,666,735	17,743,454	20,433,555
1962	97,851,664	149,812,492	21,191,394	7,268,003	19,842,103	23,089,746
1963	108,813,868	162,200,060	26,495,606	7,770,546	22,511,693	25,069,589
1964	126,978,357	191,639,223	27,283,724	8,194,773	25,565,565	29,372,078
1965	144,586,126	219,777,367	30,921,496	8,929,481	28,452,416	33,646,743
1966	161,890,942	234,460,197	33,714,561	11,166,623	30,701,882	38,057,010
1967	173,743,117	257,011,586	35,371,753	12,758,519	35,243,313	41,281,302
1968	180,967,485	286,109,924	34,183,866	14,065,635	41,907,512	46,638,961
1969	194,298,992	347,670,054	36,435,874	14,684,497	47,591,214	56,840,073
1970	209,288,301	402,945,677	39,896,960	16,302,853	51,708,835	57,413,455
1971	232,281,965 ⁸	462,323,181	43,166,257	16,657,450	53,490,202	64,994,234
1972	270,785,797	543,584,256	47,800,111	17,162,377	60,007,401	78,726,888
1973	328,719,288	720,817,489	59,161,477	20,311,038	77,987,271	101,996,033
1974	433,121,617	841,985,153	81,405,401	24,260,195	109,513,989 ⁸	133,448,746
1975	539,737,648	1,082,030,951	93,584,659	29,158,820	140,134,737	163,995,593
1953 ¹	39,466,251	59,073,771	12,259,036	3,718,559	9,041,687	11,786,823
1955 ¹	49,377,931	74,817,192	11,485,797	3,554,015	9,969,112	12,812,854
1960 ¹	82,129,559	130,109,053	19,080,829	6,122,078	15,464,261	18,018,609
1961 ¹	89,510,663	139,993,124	21,130,709	6,666,735	17,743,454	20,433,555
1962 ¹	100,435,754	156,038,681	21,191,394	7,268,003	19,842,103	23,089,746
1963 ¹	111,635,747	169,338,480	26,495,606	7,770,546	22,511,693	25,069,589
1964 ¹	130,186,675	199,554,242	27,283,724	8,194,773	25,565,565	29,372,078
1965 ¹	148,165,614	229,053,833	30,921,496	8,929,481	28,452,416	33,646,743
1966 ¹	165,757,599	244,285,748	33,714,561	11,166,623	30,701,882	38,057,010
1967 ¹	177,754,008	267,031,237	35,371,753	12,758,519	35,243,313	41,281,302
1968 ¹	185,383,684	297,010,095	34,183,866	14,065,635	41,907,512	46,638,961
1969 ¹	199,376,448	359,525,489	36,435,874	14,684,497	47,591,214	56,840,073
1970 ¹	215,068,885	414,779,688	39,896,960	16,302,853	51,708,835	57,413,455
1971 ¹	238,416,802	478,184,724	43,166,257	16,657,450	53,490,202	64,994,234
1972 ¹	276,603,783	558,772,881	47,800,111	17,162,377	60,007,401	78,726,888
1973 ¹	337,717,900	743,978,034	59,161,477	20,311,038	77,987,271	101,996,033
1974 ¹	442,228,606	868,740,794	81,405,401	24,260,195	109,513,989 ⁸	133,448,746
1975 ¹	549,834,039	1,113,861,354	93,584,659	29,158,820	140,134,737	163,995,593

1 For the 31 original centres. — Pour les 31 premiers centres.

2 Includes Sarnia as of January 1926. — Y compris Sarnia à partir de janvier 1926.

3 Includes Sudbury as of September 1929. — Y compris Sudbury à partir de septembre 1929.

4 Weyburn branches absorbed by Imperial Bank, May 1931. — Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

5 Includes St. Catharines as of May 1941. — Y compris St. Catharines à partir de mai 1941.

6 Includes St. John's, Newfoundland as of April 1949. — Y compris St. John's, Terre-Neuve à partir d'avril 1949.

7 Includes Cornwall as of May 1950. — Y compris Cornwall à partir de mai 1950.

8 Includes the 17 new centres added in January 1953. — Y compris les 17 nouveaux centres ajoutés en janvier 1953.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre
TABLEAU 5. Chèques tirés sur des comptes personnels, par centre

Year — Année	St. John's	Charlottetown	Glace Bay	Halifax	Sydney	Fredericton
	thousands of dollars — milliers de dollars					
1924	—	—	—	249,103	—	—
1926	—	—	—	310,157	—	—
1929	—	—	—	425,488	—	—
1930	—	—	—	361,737	—	—
1932	—	—	—	257,988	—	—
1933	—	—	—	254,224	—	—
1935	—	—	—	310,052	—	—
1938	—	—	—	339,644	—	—
1939	—	—	—	381,827	—	—
1940	—	—	—	466,409	—	—
1941	—	—	—	532,366	—	—
1945	—	—	—	850,393	—	—
1946	—	—	—	870,735	—	—
1949	356,594 ¹	—	—	1,065,169	—	—
1950	531,314	—	—	1,186,546	—	—
1953	735,435	172,914	46,061	1,473,200	296,501	321,796
1955	717,140	182,139	43,508	1,627,402	276,884	394,544
1960	1,032,440	327,349	59,119	2,470,454	387,441	612,638
1961	1,102,650	329,543	61,115	2,765,782	369,436	626,421
1962	1,283,264	327,536	68,571	3,101,706	409,312	618,296
1963	1,521,085	379,106	73,042	3,557,104	466,940	678,496
1964	1,854,507	440,293	79,334	3,852,641	501,335	784,339
1965	2,147,199	514,117	87,724	4,649,283	583,533	1,005,742
1966	2,684,823	588,446	116,650	5,768,603	601,777	1,229,122
1967	3,077,124	697,615	135,008	6,182,636	611,409	1,484,791
1968	4,212,773	725,810	123,478	6,637,572	775,847	1,443,924
1969	5,281,371	787,312	152,378	8,180,766	898,475	1,640,173
1970	6,217,484	827,012	141,603	8,757,516	952,370	1,737,950
1971	6,150,676	871,711	143,868	9,472,273	1,026,198	2,133,065
1972	6,701,299	969,533	125,258	10,369,454	1,004,412	2,279,895
1973	7,582,680	1,162,971	141,987	11,106,721	1,237,427	2,809,385
1974	9,870,951 ^r	1,468,619	177,045	14,054,386	1,440,875	3,304,869
1975	11,450,866	1,973,284	203,040	15,979,739	1,697,784	4,650,481

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Moncton	Saint John — Saint-Jean	Chicoutimi	Drum- mondville	Granby	Montréal
thousands of dollars — milliers de dollars						
1924	73,360	262,398	—	—	—	7,502,004
1926	80,081	214,502	—	—	—	7,765,597
1929	99,598	272,872	—	—	—	15,558,096
1930	101,018	245,596	—	—	—	12,271,207
1932	73,548	187,635	—	—	—	7,135,516
1933	72,568	154,222	—	—	—	7,943,786
1935	92,680	173,321	—	—	—	8,307,135
1938	108,144	191,895	—	—	—	9,005,746
1939	108,890	189,231	—	—	—	8,759,472
1940	131,874	226,207	—	—	—	8,714,457
1941	154,751	253,596	—	—	—	9,904,908
1945	257,724	445,474	—	—	—	17,486,994
1946	276,713	456,570	—	—	—	18,828,184
1949	383,935	511,976	—	—	—	22,037,125
1950	408,605	521,696	—	—	—	26,099,176
1953	508,736	680,166	228,306	137,053	164,561	34,178,607
1955	558,647	720,697	231,515	138,552	194,570	43,262,349
1960	703,300	1,292,907	311,046	219,749	264,465	73,203,832
1961	725,886	1,282,369	353,331	261,188	288,967	78,593,811
1962	771,911	1,352,215	410,722	302,054	326,628	88,211,663
1963	819,463	1,508,102	435,334	338,120	343,933	98,803,788
1964	887,873	1,706,178	540,000	397,678	402,607	116,379,368
1965	1,035,278	1,835,482	588,811	433,777	441,664	132,793,252
1966	1,075,397	2,077,876	618,846	432,734	475,060	149,105,805
1967	1,269,034	2,183,938	668,086	488,422	524,079	159,094,150
1968	1,453,887	2,135,591	792,531	532,465	541,342	163,784,505
1969	1,655,550	2,354,765	876,813	615,244	637,605	176,195,327
1970	1,621,304	2,484,568	933,179	837,332	791,475	187,895,615
1971	1,851,592	2,903,291	992,558	917,173	1,003,583	205,857,334
1972	2,219,530	3,190,423	1,090,461	768,785	907,097	238,059,245
1973	2,793,537	3,899,035	1,345,107	961,119	1,119,135	286,087,255
1974	3,653,739	5,211,519	1,941,062	1,056,280	1,445,667	374,598,780
1975	5,760,138	6,296,029	2,220,629	1,220,984	1,625,744	457,878,864

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Québec	St. Hyacinthe	Shawinigan	Sherbrooke	Trois- Rivières	Valleyfield
thousands of dollars — milliers de dollars						
1924	533,784	—	—	97,201	—	—
1926	606,289	—	—	103,340	—	—
1929	788,144	—	—	137,427	—	—
1930	744,929	—	—	120,923	—	—
1932	560,687	—	—	69,997	—	—
1933	558,047	—	—	65,237	—	—
1935	606,964	—	—	63,431	—	—
1938	875,696	—	—	83,740	—	—
1939	977,213	—	—	83,715	—	—
1940	1,160,798	—	—	97,807	—	—
1941	1,050,000	—	—	113,759	—	—
1945	1,648,624	—	—	173,715	—	—
1946	1,722,534	—	—	198,641	—	—
1949	2,410,871	—	—	284,493	—	—
1950	2,695,920	—	—	311,762	—	—
1953	3,535,148	185,679	131,875	425,671	382,619	96,732
1955	4,220,648	209,777	139,637	448,771	421,428	110,684
1960	6,285,281	325,315	181,320	625,117	567,905	145,529
1961	7,912,527	399,630	200,016	707,501	638,830	154,862
1962	8,818,728	461,038	215,616	821,273	690,900	177,132
1963	9,092,942	522,825	227,554	917,138	770,127	183,986
1964	9,564,067	591,714	255,496	1,034,922	818,489	202,334
1965	10,599,128	652,935	288,676	1,193,746	945,919	227,706
1966	11,549,732	731,092	286,129	1,235,405	1,052,573	270,223
1967	13,248,373	705,185	280,425	1,400,594	1,056,825	287,869
1968	15,671,370	790,693	304,746	1,511,610	1,146,373	308,049
1969	16,415,280	919,870	348,342	1,688,385	1,315,293	364,289
1970	19,607,462	981,207	355,883	1,785,224	1,530,056	351,452
1971	24,396,066	1,184,023	344,938	2,028,565	1,313,820	378,742
1972	30,724,156	1,091,106	368,582	2,007,396	1,171,183	420,772
1973	39,967,844	1,273,914	401,002	2,664,189	1,366,095	532,240
1974	55,929,746	1,553,071	480,879	2,593,091	1,960,414	669,616
1975	78,894,510	1,867,410	529,373	2,964,274	1,898,151	734,100

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Brantford	Chatham	Cornwall	Fort William ²	Guelph	Hamilton
	thousands of dollars — milliers de dollars					
1924	85,523	83,844	—	94,544	—	551,819
1926	104,344	78,114	—	93,313	—	625,861
1929	166,590	112,271	—	102,157	—	909,896
1930	126,814	95,459	—	78,029	—	831,840
1932	85,438	71,625	—	55,336	—	526,944
1933	80,403	64,148	—	47,791	—	460,728
1935	94,185	79,902	—	50,202	—	559,389
1938	109,468	103,273	—	68,128	—	625,033
1939	107,115	102,262	—	67,033	—	644,432
1940	133,917	114,927	—	81,267	—	837,849
1941	163,478	124,725	—	110,016	—	1,105,198
1945	253,507	171,783	—	171,657	—	1,360,760
1946	269,744	185,638	—	185,151	—	1,460,389
1949	435,843	315,369	—	225,287	—	2,124,307
1950	422,414	346,209	104,524 ³	248,218	—	2,369,330
1953	522,688	433,439	200,421	311,696	280,724	3,409,586
1955	529,527	425,388	292,899	354,324	290,302	3,556,485
1960	688,254	655,467	406,526	454,425	439,128	5,730,223
1961	693,833	654,195	455,088	483,450	464,919	5,988,206
1962	791,851	665,473	476,467	500,329	514,090	6,709,167
1963	855,872	756,246	519,027	544,409	580,360	7,429,937
1964	921,946	868,547	609,142	583,174	637,564	8,570,766
1965	1,037,147	932,891	684,950	678,252	746,659	9,968,268
1966	1,229,858	997,126	864,691	767,934	810,868	10,734,804
1967	1,538,214	1,153,382	854,930	809,191	972,781	10,882,411
1968	1,453,105	1,307,569	883,854	748,861	1,081,339	12,293,037
1969	1,569,803	1,403,253	1,064,134	887,569	1,192,692	14,877,229
1970	1,785,387	1,560,325	999,264	995,954	1,199,477	15,484,281
1971	1,734,427	2,429,682	1,093,852	1,245,191	1,344,384	16,928,597
1972	1,966,049	3,235,953	1,177,124	1,270,285	1,627,043	17,335,918
1973	2,572,036	3,190,927	1,236,573	1,480,987	2,079,556	21,948,165
1974	3,170,916	4,740,885	1,627,532	1,807,209	2,793,019	27,388,829
1975	3,547,314	5,943,811	1,521,999	2,088,108	2,748,055	32,453,937

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Kingston	Kitchener	London	Niagara Falls	Oshawa	Ottawa
thousands of dollars — milliers de dollars						
1924	63,623	95,723	265,782	—	—	1,957,362
1926	64,841	107,791	294,439	—	—	1,868,015
1929	83,877	159,266	424,804	—	—	2,001,695
1930	79,797	139,514	408,176	—	—	1,904,805
1932	55,086	92,267	315,953	—	—	1,579,528
1933	51,473	93,146	299,130	—	—	1,339,009
1935	55,637	114,191	362,319	—	—	1,444,158
1938	71,213	141,032	389,223	—	—	1,203,891
1939	72,712	145,302	385,769	—	—	1,266,268
1940	92,307	174,499	441,622	—	—	2,191,384
1941	105,515	218,415	497,465	—	—	3,334,459
1945	179,186	324,491	819,217	—	—	7,810,893
1946	205,648	363,577	871,612	—	—	5,170,463
1949	241,454	494,709	1,181,503	—	—	4,040,899
1950	273,225	536,279	1,391,712	—	—	4,140,137
1953	341,335	765,741	1,973,402	483,575	1,279,365	4,588,480 ⁴
1955	419,088	817,143	2,055,088	492,185	1,187,659	3,267,768 ⁴
1960	520,401	1,268,458	3,438,475	524,104	2,403,255	5,428,618 ⁴
1961	561,700	1,321,571	3,728,758	520,090	2,866,512	5,923,469 ⁴
1962	627,367	1,580,719	4,184,759	583,748	3,594,666	6,765,125 ⁴
1963	709,932	1,796,074	4,759,177	614,568	4,273,812	7,472,755 ⁴
1964	809,636	2,006,150	5,763,605	686,661	4,818,992	8,601,107 ⁴
1965	940,493	2,322,531	7,062,318	862,986	5,750,542	8,687,423 ⁴
1966	1,019,805	2,764,606	7,234,046	951,241	5,933,947	9,624,047 ⁴
1967	1,104,544	2,871,119	7,866,449	956,857	5,914,578	12,363,375 ⁴
1968	1,253,610	3,279,098	8,488,986	970,326	6,550,238	13,090,133 ⁴
1969	1,448,269	4,107,962	9,540,367	1,056,634	7,146,531	14,705,592 ⁴
1970	1,496,145	4,237,706	10,272,665	1,107,274	5,746,732	15,386,126 ⁴
1971	1,683,604	4,626,746	11,671,346	1,111,849	8,651,600	18,309,177 ⁴
1972	1,818,886	5,192,030	13,765,435	1,221,412	8,694,246	20,365,185 ⁴
1973	2,169,193	6,447,658	16,887,429	1,522,608	11,518,022	23,108,386 ⁴
1974	2,666,718	7,875,556	21,301,385	1,706,643	14,689,196	27,971,471 ⁴
1975	3,288,570	9,082,502	24,939,943	1,596,864	17,164,346	32,673,364 ⁴

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Peter- borough	Port Arthur ²	St. Catharines	Sarnia	Sault Ste. Marie	Sudbury
thousands of dollars — milliers de dollars						
1924	69,005	—	—	—	—	—
1926	76,226	—	—	96,816	—	—
1929	93,245	—	—	146,820	—	34,617
1930	84,633	—	—	124,524	—	87,110
1932	55,427	—	—	95,059	—	40,330
1933	49,089	—	—	86,379	—	41,886
1935	60,023	—	—	69,145	—	55,596
1938	70,269	—	—	75,490	—	84,716
1939	70,496	—	—	76,490	—	85,812
1940	90,582	—	—	79,517	—	90,336
1941	114,548	—	140,740	105,820	—	96,813
1945	166,315	—	241,951	231,194	—	127,466
1946	197,281	—	253,814	244,695	—	153,373
1949	279,740	—	379,037	310,463	—	267,191
1950	308,157	—	444,389	339,484	—	290,184
1953	365,075	267,103	632,551	433,419	485,198	434,357
1955	380,474	264,472	683,521	476,917	452,581	497,174
1960	588,320	381,793	861,905	631,965	849,716	650,352
1961	566,260	398,863	959,735	701,576	820,240	711,292
1962	615,616	401,141	1,089,736	761,867	904,898	792,746
1963	696,514	439,543	1,162,836	745,363	993,783	812,918
1964	850,500	480,042	1,504,844	760,770	1,019,060	838,983
1965	927,069	569,623	1,796,657	888,766	1,058,707	973,684
1966	1,071,951	592,461	2,020,306	1,094,866	1,149,027	1,095,945
1967	1,217,405	647,129	2,123,929	1,253,850	1,178,571	1,274,936
1968	1,209,206	684,743	2,261,310	1,427,132	1,242,601	1,477,068
1969	1,230,405	795,462	2,421,445	1,559,025	1,228,557	1,698,729
1970	1,266,631	892,601	2,262,528	1,538,798	2,440,059	1,937,429
1971	1,339,532	1,114,415	2,524,045	1,651,158	3,139,508	2,239,210
1972	1,447,390	1,172,571	2,719,899	1,723,631	1,925,422	2,337,870
1973	1,692,647	1,326,147	3,154,779	2,015,778	6,091,621	2,475,438
1974	2,072,940	1,628,439	3,778,119	2,622,763	5,008,439	2,643,897
1975	2,362,713	1,878,147	4,444,613	3,226,521	7,213,588	3,205,476

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Thunder Bay ²	Timmins	Toronto	Windsor	Brandon	Winnipeg
thousands of dollars — milliers de dollars						
1924	-		7,659,055	283,118	48,518	4,229,602 ^r
1926	-		8,209,524	379,060	50,323	3,877,248
1929	-	-	13,714,209	594,321	62,315 ^r	4,788,951 ^r
1930	-	-	10,654,984	428,655	50,606	3,712,136
1932	-	-	8,066,205	215,674	33,569	3,138,455
1933	-	-	10,221,688	192,568	27,283	4,798,187
1935	-	-	10,642,516	289,363	25,666	4,632,793
1938	-	-	10,428,036	440,291	32,847	2,656,426
1939	-	-	10,173,867	420,932	33,812	3,439,565
1940	-	-	10,510,503	545,693	41,907	3,847,413
1941	-	-	11,354,827	742,770	54,555	4,011,316
1945	-	-	18,760,600	924,342	90,944	6,936,060
1946	-	-	19,907,026	933,545	104,140	6,366,405
1949	-	-	24,712,386	1,460,893	145,757	9,186,177
1950	-	-	30,276,045	1,655,861	154,493	8,960,147
1953	-	156,161	42,579,170	2,082,420	186,064	12,072,972
1955	-	156,546	55,628,553	2,589,098	191,766	11,294,021
1960	-	191,111	101,652,499	2,344,058	255,007	18,825,822
1961	-	203,137	109,570,868	2,399,362	269,028	20,861,681
1962	-	227,646	121,733,430	2,517,840	271,465	20,919,929
1963	-	236,354	130,999,231	2,939,769	289,517	26,206,089
1964	-	272,200	155,418,798	3,531,255	328,967	26,954,757
1965	-	287,949	178,642,251	4,234,667	322,078	30,599,418
1966	-	388,007	188,901,897	5,038,315	401,616	33,312,945
1967	-	349,735	205,975,596	5,722,255	497,111	34,874,642
1968	-	370,924	230,701,009	6,235,946	537,494	33,646,372
1969	-	435,559	284,035,312	7,120,960	531,444	35,904,430
1970	1,888,555	447,868	336,567,159	7,155,279	546,946	39,350,014
1971	2,359,606	499,787	387,036,643	7,809,971	610,258	42,555,999
1972	2,442,856	547,931	460,485,009	8,743,592	729,440	47,070,671
1973	2,807,134	622,591	621,392,070	11,045,423	794,562	58,366,915
1974	3,435,648	929,905	719,525,626	12,791,307	992,948	80,412,453
1975	3,966,255	1,229,403	938,561,392	14,690,688	1,165,824	92,418,835

See footnote(s) at end of table — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Moose Jaw	Prince Albert	Regina	Saskatoon	Weyburn branches — Weyburn (succursales)	Calgary
thousands of dollars — milliers de dollars						
1924	97,033	24,529	299,873	117,115	33,043	638,162
1926	110,068	28,606	404,126	146,931	49,982	717,870
1929	128,435	39,151	630,265 ^r	224,157 ^r	40,564 ^r	1,253,616
1930	112,898	32,682	570,767	194,544	25,100	898,428
1932	61,063	21,124	462,875	114,984	—	513,557
1933	48,698	17,845	439,592	100,029	—	557,892
1935	53,873	24,435	505,053	110,059	—	616,830
1938	68,604	25,789	507,533	114,865	—	650,667
1939	83,326	27,798	555,512	121,853	—	661,676
1940	89,421	33,392	558,938	140,268	—	764,330
1941	103,733	45,346	561,115	160,690	—	923,983
1945	173,807	84,700	1,111,542	291,703	—	1,523,535
1946	185,850	104,870	977,252	349,202	—	1,602,017
1949	248,493	133,323	1,565,140	465,491	—	2,507,518
1950	248,526	140,422	1,640,420	511,782	—	2,870,682
1953	319,040	175,350	2,482,736	741,433	—	5,020,506
1955	295,193	155,490	2,395,123	708,209	—	5,415,909
1960	407,835	235,304	4,377,349	1,101,592	—	8,773,941
1961	379,010	247,306	4,869,831	1,170,588	—	10,326,214
1962	422,339	253,269	5,326,695	1,265,700	—	11,415,990
1963	424,312	257,849	5,727,082	1,361,303	—	12,291,349
1964	441,559	275,287	5,926,437	1,551,490	—	14,070,305
1965	475,891	296,308	6,323,104	1,834,178	—	15,495,880
1966	567,925	322,877	7,886,732	2,389,089	—	16,474,804
1967	425,698	393,465	9,036,179	2,903,177	—	18,430,118
1968	431,455	451,454	10,114,316	3,068,410	—	22,356,723
1969	443,314	488,525	10,469,343	3,283,315	—	25,470,161
1970	419,306	489,757	12,309,253	3,084,537	—	28,896,068
1971	455,166	541,733	12,463,808	3,196,743	—	29,754,338
1972	506,195	648,165	12,647,496	3,360,521	—	33,402,603
1973	626,053	704,566	14,759,218	4,221,201	—	42,347,970
1974	738,280	834,671	17,748,431	4,938,813	—	62,325,391
1975	888,134	953,761	21,541,131	5,775,794	—	77,126,848

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Concluded

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — fin

Year — Année	Edmonton	Lethbridge	Medicine Hat	New Westminster ⁵	Vancouver ⁵	Victoria
thousands of dollars — milliers de dollars						
1924	343,501	58,855	54,545 ^r	59,364	1,409,852	255,948
1926	398,021	67,395	35,705	77,071	1,553,257	329,505
1929	603,872	97,221	54,259 ^r	105,356	2,365,679	451,747
1930	570,300	73,732	37,887	93,832	1,812,724	415,915
1932	393,432	37,069	21,078	51,107	1,190,464	261,268
1933	366,411	36,911	21,506	47,214	1,207,250	237,126
1935	400,420	48,945	27,322	59,819	1,349,924	262,719
1938	430,271	57,228	28,154	73,791	1,546,113	316,967
1939	470,279	56,702	27,707	78,648	1,587,410	354,226
1940	553,324	56,707	32,707	92,379	1,673,283	371,451
1941	620,647	67,723	42,537	110,027	1,905,073	412,046
1945	1,165,857	118,735	65,281	199,962	3,615,096	601,306
1946	1,213,183	146,971	74,790	226,076	4,354,230	787,288
1949	1,893,297	246,490	102,840	319,812	6,157,068	1,063,712
1950	2,371,402	284,388	105,444	401,104	6,901,612	1,143,851
1953	3,514,626	349,470	157,085	554,710	9,790,943	1,441,170
1955	4,051,761	354,899	146,543	673,632	10,398,019	1,741,203
1960	5,975,975	488,953	225,390	863,876	14,653,833	2,500,900
1961	6,672,384	501,226	243,630	—	17,766,910	2,666,645
1962	7,550,912	580,068	295,133	—	19,602,381	3,487,365
1963	9,311,561	616,173	292,610	—	21,679,909	3,389,680
1964	10,541,712	643,859	309,689	—	25,239,274	4,132,804
1965	11,937,495	695,785	323,256	—	29,323,153	4,323,590
1966	13,046,914	808,376	371,788	—	33,171,639	4,885,371
1967	15,492,153	922,236	398,806	—	35,223,762	6,057,540
1968	18,021,245	1,088,964	440,580	—	40,316,936	6,332,025
1969	20,419,917	1,213,452	487,684	—	49,414,299	7,425,774
1970	21,106,965	1,233,107	472,695	—	50,153,771	7,259,684
1971	21,845,007	1,353,101	537,756	—	56,335,442	8,658,792
1972	24,487,009	1,532,404	585,385	—	68,766,823	9,960,065
1973	33,030,660	1,909,007	699,634	—	89,332,460	12,663,573
1974	43,929,823 ^r	2,367,326	891,449	—	113,258,858	20,189,888
1975	59,241,938	2,731,879	1,034,072	—	133,137,350	30,858,243

¹ Nine months. — Neuf mois.

² Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — Fort William s'est joint à Port Arthur en janvier 1970 pour former le centre de compensation de Thunder Bay. Afin de préserver la continuité des chiffres des 35 premiers centres, on a appliqué à Thunder Bay la relation existant en 1969 afin d'arriver aux chiffres de Fort William.

³ Eight months. — Huit mois.

⁴ Excludes some items reported in preceding years. — À l'exclusion de certains détails déclarés les années précédentes.

⁵ New Westminster included in Vancouver as of 1961. — New Westminster est compris dans Vancouver à partir de 1961.

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975

	Newfoundland — Terre-Neuve		Prince Edward Island — Île-du-Prince-Édouard	
	St. John's		Charlottetown	
	1974	1975	1974	1975
	thousands of dollars — milliers de dollars			
January — Janvier	843,889	787,758	112,379	152,189
February — Février	654,046	707,817	101,578	129,607
March — Mars	1,050,009	977,296	107,324	156,828
April — Avril	766,217	648,193	104,305	140,303
May — Mai	656,957	941,760	132,850	128,979
June — Juin	983,456	1,080,243	108,912	154,880
July — Juillet	727,237	849,572	108,969	175,708
August — Août	839,861	855,269	130,081	168,363
September — Septembre	811,426	949,589	129,142	178,265
October — Octobre	853,022	945,676	131,001	188,617
November — Novembre	847,249	1,022,892	150,691	181,898
December — Décembre	837,582 ^r	1,684,801	151,387	217,647
Total	9,870,951^r	11,450,866	1,468,619	1,973,284
	Nova Scotia — Nouvelle-Écosse			
	Glace Bay		Halifax	
	1974	1975	1974	1975
	thousands of dollars — milliers de dollars			
January — Janvier	13,727	14,692	1,045,139	1,332,088
February — Février	11,130	14,204	908,873	1,234,131
March — Mars	13,428	15,132	1,146,860	1,262,217
April — Avril	12,434	15,806	1,071,598	1,367,150
May — Mai	15,734	16,283	1,339,745	1,284,647
June — Juin	14,868	19,095	1,184,337	1,305,769
July — Juillet	16,624	18,325	1,353,924	1,257,254
August — Août	15,507	16,182	957,181	1,302,840
September — Septembre	15,629	18,714	1,134,090	1,427,022
October — Octobre	15,140	17,493	1,287,224	1,318,789
November — Novembre	16,102	15,843	1,290,907	1,283,167
December — Décembre	16,722	21,271	1,334,508	1,604,665
Total	177,045	203,040	14,054,386	15,979,739
	Sydney		Total - 3 centres	
	1974	1975	1974	1975
	thousands of dollars — milliers de dollars			
January — Janvier	105,018	126,535	1,163,884	1,473,315
February — Février	100,171	125,118	1,020,174	1,373,453
March — Mars	100,800	119,972	1,261,088	1,397,321
April — Avril	104,272	150,831	1,188,304	1,533,787
May — Mai	127,912	137,661	1,483,391	1,438,591
June — Juin	131,136	143,364	1,330,341	1,468,228
July — Juillet	137,900	144,999	1,508,448	1,420,578
August — Août	120,703	120,000	1,093,391	1,439,022
September — Septembre	133,788	139,309	1,283,507	1,585,045
October — Octobre	121,959	134,223	1,424,323	1,470,505
November — Novembre	125,237	189,005	1,432,246	1,488,015
December — Décembre	131,979	166,767	1,483,209	1,792,703
Total	1,440,875	1,697,784	15,672,306	17,880,563

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 - Continued
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 - suite

	New Brunswick — Nouveau-Brunswick					
	Fredericton			Moncton		
	1974	1975	1974	1975		
	thousands of dollars — milliers de dollars					
January — Janvier	327,917	428,760	254,753	351,865		
February — Février	209,608	348,005	211,610	316,071		
March — Mars	300,009	314,564	235,099	449,889		
April — Avril	327,996	358,132	279,092	370,901		
May — Mai	267,787	390,844	353,879	565,840		
June — Juin	234,593	514,848	278,483	523,124		
July — Juillet	288,101	364,855	267,046	454,920		
August — Août	245,653	349,248	438,038	407,971		
September — Septembre	281,277	396,269	255,699	544,272		
October — Octobre	336,344	457,551	370,340	514,810		
November — Novembre	229,528	358,411	377,914	646,437		
December — Décembre	256,056	368,994	331,786	614,038		
Total	3,304,869	4,650,481	3,653,739	5,760,138		
	St. John			Total — 3 centres		
	1974	1975	1974	1975		
	thousands of dollars — milliers de dollars					
January — Janvier	380,285	512,412	962,955	1,293,037		
February — Février	319,652	449,009	740,870	1,113,085		
March — Mars	428,977	492,951	964,085	1,257,404		
April — Avril	386,657	496,999	993,745	1,226,032		
May — Mai	498,475	511,794	1,120,141	1,468,478		
June — Juin	406,201	525,673	919,277	1,563,645		
July — Juillet	511,777	568,356	1,066,924	1,388,131		
August — Août	426,568	448,309	1,110,259	1,205,528		
September — Septembre	427,371	559,392	964,347	1,499,933		
October — Octobre	486,239	614,984	1,192,923	1,587,345		
November — Novembre	498,048	530,605	1,105,490	1,535,453		
December — Décembre	441,269	585,545	1,029,111	1,568,577		
Total	5,211,519	6,296,029	12,170,127	16,706,648		
	Québec					
	Chicoutimi		Drummondville		Granby	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
January — Janvier	124,376	173,242	82,260	88,292	102,951	125,777
February — Février	100,411	167,673	69,984	81,978	88,887	111,654
March — Mars	118,702	179,001	73,809	83,623	103,736	110,080
April — Avril	130,899	198,872	81,251	96,295	90,232	130,970
May — Mai	203,926	208,519	100,675	101,775	143,876	127,661
June — Juin	156,616	190,284	83,348	101,124	121,269	142,784
July — Juillet	193,703	201,692	88,823	99,468	138,717	166,580
August — Août	177,205	182,313	90,080	99,816	128,596	144,214
September — Septembre	168,177	177,851	91,473	113,387	125,429	147,435
October — Octobre	185,198	193,102	91,239	117,363	128,581	140,886
November — Novembre	196,755	172,478	98,178	107,187	135,759	128,179
December — Décembre	185,094	175,602	105,160	130,676	137,634	149,524
Total	1,941,062	2,220,629	1,056,280	1,220,984	1,445,667	1,625,744

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 – Continued
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 – suite

Québec – Concluded – fin						
Montréal		Québec				
1974	1975	1974	1975			
thousands of dollars – milliers de dollars						
January – Janvier	24,945,573	33,661,418	4,368,859	7,707,710		
February – Février	24,028,022	33,134,020	3,513,994	4,770,040		
March – Mars	26,555,343	34,287,346	3,951,637	6,801,999		
April – Avril	27,539,870	38,804,429	3,838,924	5,558,361		
May – Mai	34,463,464	38,215,478	5,743,234	5,899,785		
June – Juin	31,923,472	38,625,509	3,807,329	7,736,292		
July – Juillet	32,483,323	39,975,915	3,705,845	7,283,360		
August – Août	34,417,221	38,143,694	4,076,165	8,923,938		
September – Septembre	32,452,875	38,218,452	5,996,211	6,096,419		
October – Octobre	34,138,631	42,167,830	4,696,105	5,244,058		
November – Novembre	35,481,850	38,581,524	7,279,618	7,312,702		
December – Décembre	36,169,136	44,063,249	4,951,825	5,559,846		
Total	374,598,780	457,878,864	59,929,746	78,894,510		
St. Hyacinthe		Shawinigan		Sherbrooke		
1974	1975	1974	1975	1974	1975	
thousands of dollars – milliers de dollars						
January – Janvier	119,649	142,442	36,015	40,180	197,577	237,956
February – Février	112,594	130,344	29,972	42,084	184,432	213,209
March – Mars	104,742	137,435	37,632	39,067	192,106	204,411
April – Avril	103,200	135,242	33,982	41,423	179,760	237,386
May – Mai	147,576	157,964	46,573	47,309	254,077	237,814
June – Juin	117,520	159,597	40,159	40,873	212,301	251,136
July – Juillet	132,981	147,341	41,004	49,568	213,281	264,100
August – Août	124,696	139,058	40,357	42,026	210,027	222,574
September – Septembre	123,431	157,871	39,665	46,084	214,381	269,272
October – Octobre	147,710	190,388	46,086	47,102	241,076	261,507
November – Novembre	164,375	164,667	45,752	42,588	248,307	265,016
December – Décembre	154,597	205,061	43,682	51,069	245,766	299,893
Total	1,553,071	1,867,410	480,879	529,373	2,593,091	2,964,274
Trois-Rivières		Valleyfield		Total – 10 centres		
1974	1975	1974	1975	1974	1975	
thousands of dollars – milliers de dollars						
January – Janvier	125,590	139,652	53,147	53,694	30,155,997	42,370,363
February – Février	113,237	140,885	44,598	51,973	28,286,131	38,843,860
March – Mars	131,141	141,661	49,408	51,914	31,318,256	42,036,537
April – Avril	127,391	151,095	49,524	58,182	32,175,033	45,412,255
May – Mai	166,765	162,979	62,691	66,615	41,332,857	45,225,899
June – Juin	140,912	159,872	54,688	66,224	36,657,614	47,473,695
July – Juillet	150,814	175,317	57,824	64,884	37,206,315	48,428,225
August – Août	149,098	138,633	54,827	56,494	39,468,272	48,092,760
September – Septembre	138,201	179,985	52,538	64,208	39,402,381	45,470,964
October – Octobre	157,934	158,994	62,217	65,027	39,894,777	48,586,257
November – Novembre	304,070	153,388	68,046	63,386	44,022,710	46,991,115
December – Décembre	255,261	195,690	60,108	71,499	42,308,263	50,902,109
Total	1,960,414	1,898,151	669,616	734,100	442,228,606	549,834,039

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 - Continued
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 - suite

	Ontario					
	Brantford		Chatham		Cornwall	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
January - Janvier	239,144	322,575	346,184	658,016	109,816	115,454
February - Février	201,239	246,352	285,972	439,610	96,406	99,339
March - Mars	244,396	276,153	306,889	432,268	95,427	108,691
April - Avril	263,664	298,170	334,222	462,219	128,611	125,386
May - Mai	274,798	291,093	383,751	290,313	129,248	124,652
June - Juin	256,852	301,243	334,038	333,721	124,095	131,686
July - Juillet	294,581	288,948	492,254	498,710	140,569	140,974
August - Août	297,128	257,281	384,798	541,330	112,569	117,301
September - Septembre	281,159	284,489	274,947	590,257	127,360	140,016
October - Octobre	302,613	300,891	467,620	513,052	116,289	134,144
November - Novembre	313,997	291,350	548,287	539,772	310,215	130,302
December - Décembre	201,345	388,769	581,923	644,543	136,927	154,054
Total	3,170,916	3,547,314	4,740,885	5,943,811	1,627,532	1,521,999
	Guelph		Hamilton		Kingston	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
January - Janvier	198,278	257,895	2,109,328	2,454,934	217,034	258,987
February - Février	163,416	192,967	2,000,816	2,256,751	173,309	203,193
March - Mars	189,001	213,932	1,991,166	2,361,613	180,421	211,162
April - Avril	210,923	248,811	2,204,495	2,786,884	156,150	306,899
May - Mai	245,201	211,925	2,688,197	2,734,639	240,853	274,915
June - Juin	247,753	243,375	2,350,029	2,725,295	213,867	246,441
July - Juillet	248,118	226,168	2,229,132	2,911,315	221,200	300,860
August - Août	243,949	183,763	2,179,375	2,679,698	184,324	234,933
September - Septembre	257,480	235,972	2,288,350	2,912,849	230,660	298,689
October - Octobre	243,111	229,503	2,477,001	2,839,339	240,557	329,507
November - Novembre	280,940	228,519	2,508,672	2,819,331	255,727	300,885
December - Décembre	264,849	275,225	2,362,268	2,971,289	352,616	322,099
Total	2,793,019	2,748,055	27,388,829	32,453,937	2,666,718	3,288,570
	Kitchener		London		Niagara Falls	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
January - Janvier	601,873	701,364	1,477,773	2,304,089	126,922	128,338
February - Février	480,894	561,967	1,393,476	1,773,709	114,418	90,197
March - Mars	606,965	644,540	1,547,617	1,789,246	129,092	108,486
April - Avril	581,220	702,111	1,651,338	2,131,146	130,322	120,247
May - Mai	743,420	801,945	1,921,399	2,129,842	169,061	117,654
June - Juin	647,033	768,890	1,897,882	2,261,136	150,815	132,920
July - Juillet	727,467	828,163	1,972,762	2,128,009	185,433	156,375
August - Août	642,109	702,446	1,780,565	1,823,731	142,063	133,658
September - Septembre	648,040	781,433	1,650,078	2,045,178	140,932	144,674
October - Octobre	728,981	808,523	1,876,964	2,057,928	141,237	148,739
November - Novembre	730,149	782,253	2,171,468	2,060,580	140,611	128,277
December - Décembre	737,405	998,867	1,960,063	2,435,349	135,737	187,299
Total	7,875,556	9,082,502	21,301,385	24,939,943	1,706,643	1,596,864

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 - Continued
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 - suite

	Ontario - Continued - suite					
	Oshawa		Ottawa		Peterborough	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
January - Janvier	1,002,924	1,309,769	2,088,778	2,708,997	151,686	156,264
February - Février	812,865	850,821	1,956,687	2,229,089	129,608	139,003
March - Mars	1,169,788	1,077,186	2,136,105	2,345,168	187,924	169,124
April - Avril	1,193,001	1,468,432	2,252,576	2,699,282	150,726	180,736
May - Mai	1,501,681	1,428,361	2,475,523	2,659,889	191,381	205,273
June - Juin	1,345,705	1,428,027	2,508,236	3,033,970	173,195	204,007
July - Juillet	1,460,553	1,510,256	2,501,455	3,245,067	209,453	257,491
August - Août	1,112,975	1,344,321	2,334,766	2,651,247	165,459	192,337
September - Septembre	940,786	1,106,914	2,241,901	2,911,730	175,091	216,897
October - Octobre	1,227,841	1,712,175	2,540,126	2,893,890	182,106	213,245
November - Novembre	1,397,865	1,834,560	2,741,667	2,104,978	175,639	188,594
December - Décembre	1,523,212	2,093,524	2,493,651	3,190,057	180,672	239,742
Total	14,689,196	17,164,346	27,971,471	32,673,364	2,072,940	2,362,713
	St. Catharines		Sarnia		Sault Ste. Marie	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
January - Janvier	281,854	345,159	183,545	264,033	912,091	324,770
February - Février	228,020	299,268	152,914	194,273	404,186	283,131
March - Mars	274,243	320,673	202,746	228,723	412,616	575,387
April - Avril	278,275	370,084	198,841	228,858	530,443	483,927
May - Mai	345,533	375,614	252,939	264,143	884,064	422,035
June - Juin	319,738	375,990	203,230	262,191	281,513	367,280
July - Juillet	314,893	402,012	250,320	245,501	266,985	421,147
August - Août	312,556	347,268	222,232	276,660	244,478	550,827
September - Septembre	316,257	382,326	225,576	284,605	263,334	787,426
October - Octobre	348,175	386,785	260,600	314,471	294,441	1,075,420
November - Novembre	383,040	347,270	219,261	265,348	273,362	785,078
December - Décembre	375,535	492,164	250,559	397,715	240,926	1,137,160
Total	3,778,119	4,444,613	2,622,763	3,226,521	5,008,439	7,213,588
	Sudbury		Thunder Bay		Timmins	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
January - Janvier	191,870	226,464	250,448	338,867	64,577	76,387
February - Février	166,200	205,664	218,499	268,693	56,231	84,989
March - Mars	196,555	227,228	256,352	290,249	63,981	91,571
April - Avril	200,842	256,564	246,859	309,915	70,444	94,965
May - Mai	246,392	265,423	319,989	307,356	87,277	107,924
June - Juin	212,292	286,913	304,762	331,056	72,102	114,183
July - Juillet	237,343	271,003	285,014	361,454	90,982	119,634
August - Août	189,409	281,027	310,489	313,241	76,909	102,424
September - Septembre	242,868	290,292	298,369	337,966	76,570	101,356
October - Octobre	240,325	287,229	313,667	368,999	80,940	111,228
November - Novembre	255,457	296,902	326,476	346,072	96,984	98,678
December - Décembre	264,344	310,767	304,724	392,387	92,908	126,064
Total	2,643,897	3,205,476	3,435,648	3,966,255	929,905	1,229,403

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 -- Continued
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 -- suite

	Ontario -- Concluded -- fin					
	Toronto		Windsor		Total -- 20 Centres	
	1974	1975	1974	1975	1974	1975
	thousands of dollars -- milliers de dollars					
January -- Janvier	54,295,634	75,533,913	988,661	1,100,778	65,838,420	89,587,053
February -- Février	49,035,307	67,463,922	1,005,537	1,050,668	59,076,000	78,933,606
March -- Mars	56,221,026	74,035,844	945,571	1,140,706	67,357,881	86,647,950
April -- Avril	58,117,770	79,304,267	847,135	1,355,247	69,747,857	93,934,150
May -- Mai	63,013,109	79,619,189	1,041,204	1,272,346	77,155,020	93,904,531
June -- Juin	56,650,132	76,474,427	1,011,834	1,170,995	69,005,103	91,193,746
July -- Juillet	61,036,412	81,799,378	1,093,667	1,185,563	74,258,593	97,298,028
August -- Août	58,610,807	70,887,869	913,634	1,040,705	70,460,594	84,662,067
September -- Septembre	57,705,041	77,643,929	1,039,938	1,226,265	69,424,737	92,723,263
October -- Octobre	68,674,523	85,731,888	1,335,952	1,389,449	82,093,069	101,846,405
November -- Novembre	68,871,500	77,173,382	1,392,236	1,492,780	83,393,553	92,214,911
December -- Décembre	67,294,365	92,893,384	1,175,938	1,265,186	80,929,967	110,915,644
Total	719,525,626	938,561,392	12,791,307	14,690,688	868,740,794	1,113,861,354
	Manitoba					
	Brandon		Winnipeg		Total -- 2 centres	
	1974	1975	1974	1975	1974	1975
	thousands of dollars -- milliers de dollars					
January -- Janvier	70,624	93,834	5,814,784	8,694,684	5,885,408	8,788,518
February -- Février	59,932	76,472	4,749,554	6,710,965	4,809,486	6,787,437
March -- Mars	69,294	77,019	6,333,442	6,057,092	6,402,736	6,134,111
April -- Avril	79,147	80,601	5,916,827	7,450,263	5,995,974	7,530,864
May -- Mai	101,437	91,457	7,808,815	6,918,787	7,910,252	7,010,244
June -- Juin	75,971	91,641	6,907,706	7,707,565	6,983,677	7,799,206
July -- Juillet	86,217	105,922	7,752,057	7,763,155	7,838,274	7,869,077
August -- Août	78,293	98,750	6,690,975	6,597,967	6,769,268	6,696,717
September -- Septembre	82,965	122,275	5,975,458	7,813,868	6,058,423	7,936,143
October -- Octobre	86,153	105,647	6,788,356	9,414,701	6,874,509	9,520,348
November -- Novembre	101,491	97,265	7,652,548	8,455,815	7,754,039	8,553,080
December -- Décembre	101,424	124,941	8,021,931	8,833,973	8,123,355	8,958,914
Total	992,948	1,165,824	80,412,453	92,418,835	81,405,401	93,584,659
	Saskatchewan					
	Moose Jaw		Prince Albert		Regina	
	1974	1975	1974	1975	1974	1975
	thousands of dollars -- milliers de dollars					
January -- Janvier	61,834	75,037	61,121	78,776	1,719,655	2,788,260
February -- Février	40,769	58,391	54,563	57,721	970,329	1,491,377
March -- Mars	45,808	54,893	62,403	73,206	1,638,343	1,694,808
April -- Avril	56,731	69,482	58,934	81,028	1,440,126	1,745,802
May -- Mai	74,068	81,983	83,713	82,777	1,828,115	1,820,398
June -- Juin	58,308	69,578	52,599	86,729	1,524,960	1,679,208
July -- Juillet	66,238	79,172	72,119	89,174	1,785,417	1,646,097
August -- Août	63,585	69,350	69,597	75,958	1,191,211	1,673,557
September -- Septembre	56,284	71,626	75,984	88,607	1,243,310	1,684,719
October -- Octobre	63,000	84,811	78,479	71,127	1,424,148	1,702,040
November -- Novembre	83,332	81,379	81,522	78,575	1,344,721	1,650,572
December -- Décembre	68,323	92,432	83,637	90,083	1,638,096	1,964,293
Total	738,280	888,134	834,671	953,761	17,748,431	21,541,131

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 — Continued
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 — suite

Saskatchewan — Concluded — fin						
Saskatoon				Total — 4 Centres		
1974		1975		1974		1975
thousands of dollars — milliers de dollars						
January — Janvier	415,198	483,136	2,257,808	3,425,209		
February — Février	369,192	403,429	1,434,853	2,010,918		
March — Mars	389,251	447,133	2,135,805	2,270,040		
April — Avril	360,053	404,727	1,915,844	2,301,039		
May — Mai	450,537	402,754	2,436,433	2,387,912		
June — Juin	356,260	472,097	1,992,127	2,307,612		
July — Juillet	437,372	510,456	2,361,146	2,324,899		
August — Août	443,929	494,657	1,768,322	2,313,522		
September — Septembre	404,145	522,276	1,779,723	2,367,228		
October — Octobre	403,278	520,228	1,968,905	2,378,206		
November — Novembre	449,723	497,062	1,959,298	2,307,588		
December — Décembre	459,875	617,839	2,249,931	2,764,647		
Total	4,938,813	5,775,794	24,260,195	29,158,820		
Alberta						
Calgary				Edmonton		
1974		1975		1974		1975
thousands of dollars — milliers de dollars						
January — Janvier	4,545,959	6,626,093	3,339,178	4,624,585		
February — Février	4,021,385	6,050,837	2,901,849	3,782,800		
March — Mars	4,558,648	6,110,000	3,470,046 ^r	4,173,147		
April — Avril	5,152,815	6,638,718	2,623,756	4,955,823		
May — Mai	5,841,973	5,600,266	4,103,496	4,841,086		
June — Juin	5,402,729	5,894,530	2,523,167	4,919,357		
July — Juillet	5,580,965	6,482,392	3,942,098	5,049,409		
August — Août	5,267,537	6,415,915	4,070,140	4,810,850		
September — Septembre	4,978,522	6,305,883	4,259,848	5,305,113		
October — Octobre	5,587,192	6,457,768	4,175,335	5,238,583		
November — Novembre	5,619,367	6,553,064	4,287,018	5,251,094		
December — Décembre	5,768,299	7,991,382	4,233,892	6,290,091		
Total	62,325,391	77,126,848	43,929,823 ^r	59,241,938		
Lethbridge		Medicine Hat		Total — 4 centres		
1974		1975		1974		1975
thousands of dollars — milliers de dollars						
January — Janvier	184,725	233,743	62,086	79,444	8,131,948	11,563,865
February — Février	154,572	195,175	53,686	65,660	7,131,492	10,094,472
March — Mars	171,916	186,545	63,771	67,615	8,264,381 ^r	10,537,307
April — Avril	196,732	226,299	78,172	78,501	8,051,475	11,899,341
May — Mai	225,398	222,828	91,813	96,289	10,262,680	10,750,469
June — Juin	179,729	217,894	74,012	86,613	8,179,637	11,118,394
July — Juillet	198,573	237,404	82,223	85,511	9,803,859	11,854,716
August — Août	199,495	222,853	67,938	84,930	9,605,110	11,534,548
September — Septembre	185,933	237,384	68,421	85,195	9,492,724	11,933,575
October — Octobre	212,696	235,146	76,533	97,693	10,051,756	12,029,190
November — Novembre	249,233	237,830	88,545	96,769	10,244,163	12,138,757
December — Décembre	208,324	278,778	84,249	119,852	10,294,764	14,680,103
Total	2,367,326	2,731,879	891,449	1,034,072	109,513,989 ^r	140,134,737

TABLE 6. Cheques Cashed by Clearing Centre and Month, 1974 and 1975 — Concluded
TABLEAU 6. Chèques encaissés, par centre de compensation et par mois, 1974 et 1975 — fin

	British Columbia — Colombie-Britannique			
	Vancouver ¹		Victoria	
	1974	1975	1974	1975
	thousands of dollars — milliers de dollars			
January — Janvier	8,339,565	11,037,643	1,064,725	2,519,922
February — Février	7,846,524	10,079,780	1,018,502	1,799,402
March — Mars	8,651,602	9,703,785	1,225,662	2,749,488
April — Avril	9,759,772	11,044,587	1,730,362	3,257,313
May — Mai	10,292,718	10,493,498	2,030,356	2,088,615
June — Juin	9,211,032	11,298,703	1,785,985	2,650,505
July — Juillet	10,485,983	11,740,521	1,860,785	2,595,905
August — Août	9,237,292	10,255,689	988,144	2,942,966
September — Septembre	9,194,314	11,845,753	1,640,267	2,453,969
October — Octobre	10,006,643	11,915,181	2,052,807	2,001,466
November — Novembre	9,798,719	10,921,565	1,701,185	2,813,462
December — Décembre	10,434,694	12,800,645	2,991,108	2,985,230
Total	113,258,858	133,137,350	20,189,888	30,858,243
	Total — 2 centres		Canada — 50 centres	
	1974	1975	1974	1975
	thousands of dollars — milliers de dollars			
January — Janvier	9,404,290	13,557,565	124,756,978	172,998,872
February — Février	8,955,026	11,879,182	112,209,656	151,873,437
March — Mars	9,877,264	12,453,273	128,738,829 ^r	163,868,067
April — Avril	11,490,134	14,301,900	132,428,888	178,927,864
May — Mai	12,323,074	12,582,113	154,813,655	175,838,976
June — Juin	10,997,017	13,949,208	137,157,161	178,108,857
July — Juillet	12,346,678	14,336,426	147,226,533	185,945,360
August — Août	10,235,436	13,198,655	141,480,594	170,166,451
September — Septembre	10,834,581	14,299,722	140,180,991	178,943,727
October — Octobre	12,059,450	13,916,647	156,543,735	192,469,196
November — Novembre	11,499,904	13,735,027	162,409,343	180,168,736
December — Décembre	13,425,802	15,785,875	160,833,371 ^r	209,271,020
Total	133,448,746	163,995,593	1,698,779,734	2,138,580,563

¹ New Westminster included in Vancouver. — New Westminster est compris dans Vancouver.

TABLE 7. Cheques Cashed Against Current and Savings Accounts
TABLEAU 7. Chèques tirés sur des comptes courants et des comptes d'épargne

	Current accounts – Comptes courants			Savings accounts – Comptes d'épargne		
	Cheques cashed ¹ Chèques encaissés ¹	Deposits Dépôts	Turnover ratio Taux de transaction	Cheques cashed ¹ Chèques encaissés ¹	Deposits Dépôts	Turnover ratio Taux de transaction
	\$'000			\$'000		
1942	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1955	152,565,052	3,959,938	38.53	8,785,926	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1971	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509 ^r	11,124,141	147.53 ^r	57,622,225 ^r	38,269,960	1.51 ^r
1975	2,074,389,131	13,131,134	157.98	64,194,432	44,540,450	1.44
1974						
January – Janvier	121,021,060	10,995,781	132.56	3,735,918	34,299,799	1.31
February – Février	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March – Mars	125,345,187 ^r	10,755,365	139.85 ^r	3,393,642 ^r	36,086,603	1.28 ^r
April – Avril	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May – Mai	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June – Juin	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July – Juillet	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August – Août	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September – Septembre	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October – Octobre	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November – Novembre	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December – Décembre	155,920,732	11,673,399	160.28	4,912,639 ^r	40,803,074	1.44 ^r
1975						
January – Janvier	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February – Février	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March – Mars	159,098,048	12,677,319	150.59	4,770,019	42,604,046	1.34
April – Avril	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May – Mai	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June – Juin	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July – Juillet	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August – Août	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September – Septembre	173,548,627	13,403,780	155.40	5,395,100	46,539,407 ^r	1.39 ^r
October – Octobre	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November – Novembre	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December – Décembre	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43

¹ (A) For 33 centres from 1943 to 1948. – Pour 33 centres de 1943 à 1948.

(B) For 34 centres in 1949. – Pour 34 centres en 1949.

(C) For 35 centres from 1949 to 1957. – Pour 35 centres de 1949 à 1957.

(D) For 52 centres from 1957 to 1960. – Pour 52 centres de 1957 à 1960.

(E) For 51 centres from 1961 to 1969. – Pour 51 centres de 1961 à 1969.

(F) For 50 centres from 1970. – Pour 50 centres de 1970.

² As of June 1957 includes personal chequing accounts. – À partir de juin 1957, comprend les comptes de chèques personnels.

Note: Turnover is the ratio of cheques cashed to an average of deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by month prior to 1953. – Nota: Le volume des transactions est exprimé comme le taux de chèques tirés sur un nombre moyen de comptes. Le volume des transactions mensuelles est calculé sur une base annuelle en multipliant le taux par 12. Les données sur les comptes courants ont été rectifiées en fonction de la Loi sur les banques de 1954, et ne sont disponibles par mois qu'après 1953.

Cheques cashed in clearing centres

1976

Chèques encaissés dans les centres de compensation

1976



STATISTICS CANADA — STATISTIQUE CANADA
Business Finance Division — Division des finances des entreprises
Financial Institutions Section — Section des institutions financières

CHEQUES CASHED IN CLEARING CENTRES

CHÈQUES ENCAISSÉS DANS LES CENTRES DE COMPENSATION

1976

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce

May - 1977 - Mai
5-4404-510

Price - Prix: \$1.05

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FOREWORD

This report continues the series published since 1924 when statistical data on amounts debited to deposit accounts first became available from chartered bank branches in principal Canadian clearing centres. Initially, data was collected from 35 clearing centres and this was increased to 52 in 1953 in an attempt to raise the coverage to the pre-war levels. Effective in January 1961 cheques cashed in the Vancouver clearing centre include those previously reported from New Westminster as a separate clearing centre. Effective January 1970 Fort William and Port Arthur have merged into the city of Thunder Bay. The number of clearing centres now stands at 50.

The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. With the move towards automated centralized data processing, bank clearing houses, as they were known, have been eliminated. Cheques cashed data in this publication continue to reflect data from what had been the boundaries of the previous clearing centres but these become less valid in time.

Negotiations are proceeding with the Canadian Bankers' Association to set up boundaries based on economic regions, to establish more precise boundaries for present cities and to collect the grand total of all cheques cashed in Canada more frequently.

The annual fluctuations in these series reflect generally the cyclical movements in the economy but these fluctuations tend to be distorted to a greater or lesser extent by such factors as inflation and the trend towards greater utilization of cheques in the payment system.

PETER G. KIRKHAM,
Chief Statistician of Canada.

AVANT-PROPOS

Ce bulletin fait suite à la série publiée depuis 1924, première année où l'on a pu disposer de données sur les montants débités des comptes de dépôt par les banques à charte, dans les principaux centres de compensation canadiens. À l'origine, les données étaient recueillies à partir de 35 centres de compensation. Ce chiffre fut augmenté par la suite si bien qu'en 1953 l'enquête couvrait 52 centres, ce qui rétablissait la couverture à ce qu'elle était avant la guerre. À partir de janvier 1961, les données sur les chèques encaissés par le centre de compensation de Vancouver comprennent également celles de New Westminster, auparavant présentées séparément. À partir de 1970, Fort William et Port Arthur se sont regroupés pour former le centre de Thunder Bay. Le nombre des centres de compensation est donc maintenant de 50.

Les données fondamentales sont rassemblées et fournies à Statistiques Canada par l'Association des banquiers canadiens. L'automatisation accrue du traitement centralisé des données a entraîné la disparition des chambres de compensation des banques telles qu'on les connaît. Les données sur les chèques encaissés dans cette publication continuent à tenir compte des limites des centres de compensation antérieurs. Celles-ci, avec le temps, sont devenues moins valables.

Des pourparlers sont en cours avec l'Association des banquiers canadiens pour l'établissement de limites basées sur des régions économiques afin d'établir des limites plus précises pour les villes actuelles et de collecter plus fréquemment le total de tous les chèques encaissés au Canada.

Les fluctuations annuelles dans cette série reflètent les mouvements cycliques généralement observés dans l'économie. Toutefois, ces fluctuations peuvent être influencées dans une certaine mesure par des facteurs tels que l'inflation et l'orientation vers une plus grande utilisation des chèques comme moyen de paiements.

Le statisticien en chef du Canada,
PETER G. KIRKHAM.

SYMBOLS

The following standard symbols are used in Statistics Canada publications:

.. figures not available.

... figures not appropriate or not applicable.

— nil or zero.

- - amount too small to be expressed.

^p preliminary figures.

^r revised figures.

^x confidential to meet secrecy requirements of the Statistics Act.

SIGNES CONVENTIONNELS

Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada:

.. nombres indisponibles.

... n'ayant pas lieu de figurer.

— néant ou zéro.

- - nombres infimes.

^p nombres provisoires.

^r nombres rectifiés.

^x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

TABLE OF CONTENTS

	Page
Introduction	7
Definition and Coverage	8
Chart	
1, 2, 3, 4. Cheques Cashed — Canada and Principal Cities, 1945 to 1976	11
5, 6. Cheques Cashed — By Areas and Large Centres, 1945 to 1976	15
Table	
1. Cheques Cashed Against Individual Accounts at 34 Clearing Centres in Canada for Representative Years	18
2. Percentage Analysis of Cheques Cashed Against Individual Accounts in 32 Clearing Centres; Cheques Cashed Expressed in Terms of 1938 = 100	20
3. Relative Importance of Individual Clearing Centres	22
4. Cheques Cashed Against Individual Accounts, by Province, for 34 Centres, 1924 to 1976	24
5. Cheques Cashed Against Individual Accounts, by Province, for 50 Centres, 1953 to 1976	26
6. Cheques Cashed Against Individual Accounts, by Centre	28
7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976	37
8. Cheques Cashed Against Current and Savings Accounts	45

TABLE DES MATIÈRES

	Page
Introduction	7
Définition et couverture	8
Graphique	
1, 2, 3, 4. Chèques encaissés — Canada et principales villes, 1945 à 1976	11
5, 6. Chèques encaissés — Par régions et grands centres, 1945 à 1976	15
Tableau	
1. Chèques tirés sur des comptes personnels dans 34 centres de compensation au Canada pour années représentatives	18
2. Chèques tirés sur des comptes personnels (analyse en pourcentage) dans 32 centres de compensation; 1938 = 100	20
3. Importance relative des centres de compensation individuels	22
4. Chèques tirés sur des comptes personnels, par province, pour 34 centres, 1924 à 1976	24
5. Chèques tirés sur les comptes individuels, par province, pour 50 centres, 1953 à 1976	26
6. Chèques tirés sur des comptes personnels, par centre	28
7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976	37
8. Chèques tirés sur des comptes courants et des comptes d'épargne	45

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1976. The value of cheques cashed in the 50 centres rose to \$2,469,599.2 million, an increase of 15.5% above the value of \$2,138,527.4 million for 1975. Cheques cashed in Ontario showed an increase of 12.1%, Québec 18.4%, in British Columbia 18.5%, the Atlantic Provinces 20.5% and the Prairie Provinces 21.0%.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's were added bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of centres to 51 and the original 35 centres to 34. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the Second World War. Since 1939 however, the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-nine of the 50 centres showed a higher value of cheques cashed in 1976 as compared with 1975. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 27.9% above the value for 1975. Cheques cashed in Montréal increased by 19.8% and in Toronto by 10.9%. In the Western Regions cheques cashed in Winnipeg were higher by 12.3% and in Vancouver by 21.2%.

Of the cheques cashed in Canada, 50.6% were cashed in Ontario. Cheques cashed in Toronto accounted for 83.3% of the provincial total. Cheques cashed in Québec were 26.4% and the Prairie Provinces 12.9% of the Canada total. Value of cheques cashed in Winnipeg was 32.6% of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was 7.9% of the national total. Vancouver remains the predominant centre in this region.

La valeur totale des chèques encaissés dans les centres de compensation canadiens a atteint un nouveau record en 1976. Cette valeur s'élevait pour l'ensemble des 50 centres à \$2,469,599.2 millions, soit 15.5 % de plus qu'en 1975 (\$2,138,527.4 millions). L'augmentation était de 12.1 % en Ontario, de 18.4 % au Québec, de 18.5 % en Colombie-Britannique, de 20.5 % dans les provinces de l'Atlantique et de 21.0 % dans les provinces des Prairies.

Tendance chronologique

Le tableau 2 présente les changements observés dans la valeur des chèques encaissés dans les premiers centres de compensation. Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 centres). En 1926, Sarnia est venu s'ajouter aux centres déjà existants, puis Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des centres à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouveaux centres étaient créés ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des centres du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former le centre de Thunder Bay donnant alors un total de 50 centres de compensation.

La valeur des paiements a augmenté régulièrement dans tout le pays de 1924 à 1929. De 1929 à 1932, cette valeur connut une baisse sérieuse puis oscilla entre des limites étroites jusqu'à la déclaration de la Seconde Guerre Mondiale. Depuis 1939 toutefois, la valeur des chèques encaissés dans ces centres a augmenté régulièrement et rapidement.

Les centres

En 1976, la valeur des chèques encaissés était supérieure dans 49 des 50 centres comparativement à 1975. L'augmentation était de 27.9 % à Halifax, principal centre des provinces de l'Atlantique. À Montréal, cette augmentation était de 19.8 % et à Toronto de 10.9 %. Dans les régions de l'Ouest, la valeur était supérieure de 12.3 % à Winnipeg et de 21.2 % à Vancouver.

Ontario représentait 50.6 % des chèques encaissés au Canada. Les chèques encaissés à Toronto représentaient 83.3 % du total provincial. Québec représentait approximativement 26.4 % et les provinces des Prairies 12.9 % du total national. 32.6 % des chèques encaissés dans les provinces des Prairies l'étaient à Winnipeg. Quant à la Colombie-Britannique, elle représentait 7.9 % du total national, Vancouver étant toujours le principal centre de cette région.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised beginning in 1957 to exclude government deposits. As of June 1957, cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits was revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cashed in the Vancouver clearing house include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 172.75 for 1976 as compared with 157.98 for 1975 and 147.53 for 1974. The annual turnover of savings deposits was 1.23 in comparison with 1.44 for 1975 and 1.51 for 1974.

Definition and Coverage

Statistical data shown in this publication and in the monthly reports on "cheques cashed" are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada. Data excludes federal government deposits as of 1957.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series as it is felt that their inclusion would be misleading.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32

Volume des transactions

On a rectifié les données touchant au volume des transactions sur comptes courants à partir de 1957 afin d'en éliminer les comptes des administrations. En juin 1957, les chèques encaissés comprenaient les chèques tirés sur des comptes chèques personnels. Les chiffres des chèques encaissés de 1943 à 1949 sont donnés pour 34 centres et de 1950 à 1957 pour 35 centres. Pour les années 1958 à 1960, le volume des transactions sur comptes courants a été rectifié afin d'avoir des chiffres pour les 52 centres. À partir de janvier 1961 les chèques encaissés à Vancouver comprenaient ceux de New Westminster (auparavant déclarés séparément) ce qui réduisait le nombre des centres de compensation à 51. En janvier 1970, Fort William et Port Arthur formaient le centre de Thunder Bay portant le total à 50 centres.

Le taux moyen du volume des transactions sur comptes courants était en 1976 de 172.75 comparative-ment à 157.98 en 1975 et 147.53 en 1974. Le volume annuel des transactions sur comptes d'épargne était en 1976 de 1.23 contre 1.44 en 1975 et 1.51 en 1974.

Définition et couverture

D'une manière générale, les données statistiques présentées ici et dans le bulletin mensuel "chèques encaissés" s'en tiennent aux sommes portées au débit des comptes de dépôt des clients par les banques, qu'il s'agisse de comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Les chèques tirés par les banques sur leurs propres comptes ou sur la Banque du Canada ne sont pas compris ici, pas plus que le règlement des soldes compensés. Le règlement des soldes dans les principaux centres se fait directement en portant les sommes en question au débit ou au crédit des comptes de ces banques auprès de la Banque du Canada. Les données ne prennent pas en compte les dépôts du gouvernement Fédéral à partir de 1957.

Les transactions bancaires avec l'étranger sont réglées grâce à des bordereaux de chambres de compensation. Ces types de règlements ne sont pas compris dans la série "chèques encaissés", on a pensé que leur inclusion serait source d'interprétations erronées.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des centres de chambres de compensation; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions

clearing centres included at that time represented 89% of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85% of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89% to 85%. Relative shifts in population were no doubt a factor in this change. Data from the 1951 Census indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2% of the total population of all urban communities over 1,000, as compared with 38.9% in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces, the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Québec, Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

Negotiations are currently underway with the Canadian Bankers' Association to improve the coverage of these series and to collect data by economic regions.

The following table illustrates, by geographic regions, the proportion of total cheques chased represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January 1935.

au Canada. Les résultats indiquent que les chèques encaissés dans les 32 centres de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 centres de l'époque, représentaient 85 % du total canadien. La proportion que représentaient les centres déclarants avait donc diminué depuis 1935, passant de 89 % à 85 %. Il est probable que des mouvements de population ont été entre autres à l'origine de ces modifications. Les données du recensement de 1951 indiquent que la population résidant dans des cités, villes et villages de 1,000 à 30,000 habitants représentait alors 41.2 % de la population des communautés urbaines au Canada comparativement à 38.9 % en 1941.

Afin d'améliorer la qualité des chiffres actuels, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres centres. Il s'agissait de Charlottetown, Glace Bay, Fredericton et Sydney dans les provinces de l'Atlantique; de Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield et Drummondville au Québec; de Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins et Port Arthur en Ontario.

Les pourparlers sont présentement en cours avec l'Association des banquiers canadiens pour augmenter la couverture de ces séries et de rassembler les données par région économique.

Le tableau suivant permet de voir la proportion par région géographique que représentent les chèques encaissés par les centres déclarants par rapport au total national pour le mois de janvier 1953 (les totaux sont présentés pour les anciens 35 centres et pour la nouvelle série de 52 centres) comparativement à janvier 1935.

Province	January - 1935 - Janvier			January - 1953 - Janvier				
	Total Canada	32 centres	Coverage — Couver- ture	Total Canada	35 centres	Coverage — Couver- ture	52 centres	Coverage — Couver- ture
	thousands of dollars — milliers de dollars		per cent — pourcentage	thousands of dollars — milliers de dollars		per cent — pourcentage	thousands of dollars — milliers de dollars	per cent — pourcentage
Atlantic Provinces - Provinces de l'Atlantique	88,866	43,509	49	529,207	286,801	54	352,326	67
Québec	835,326	781,272	94	3,669,142	3,218,901	88	3,324,414	91
Ontario	1,463,621	1,289,471	88	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces - Provinces des Prairies	472,034	435,391	92	2,200,893	1,920,500	87	1,920,500	87
British Columbia - Colombie-Britannique	154,517	132,408	86	1,165,383	962,418	83	962,418	83
Yukon and Northwest Territories - Yukon et Territoires du Nord-Ouest	—	—	—	5,288	—	—	—	—
Total	3,014,363	2,682,050	89	13,833,828	11,723,340	85	12,122,785	88

The table on page 9 shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's in 1949, accounts for the increased coverage in the Atlantic Region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1976 and 1975 for all 50 centres now included are shown in Table 7.

The following is a statement of debits to current and savings accounts, by province, as reported by all banks for the month of January 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against deposit accounts outside the reporting clearing centres.

Le tableau à la page 9 montre que, dans toutes les régions sauf les provinces de l'Atlantique, la couverture a diminué entre 1935 et 1953. La prise en compte du centre de St. John's en 1949 a joué dans l'extension de la couverture dans les provinces de l'Atlantique. Notons que ces 17 nouveaux centres ramènent presque la couverture à ce qu'elle était en 1935. Dans quatre des cinq principales régions, les chiffres sur les débits bancaires publiés avant 1953 étaient un indicateur assez juste de la tendance des transactions du secteur privé. L'addition de ces nouveaux centres a nettement amélioré la qualité de la couverture dans les provinces de l'Atlantique. Le tableau 7 présente les données mensuelles de 1976 et 1975 pour l'ensemble des 50 centres actuels.

On trouve ci-après un état des débits aux comptes courants et aux comptes d'épargne déclarés par toutes les banques pour le mois de janvier 1953 (répartition par province). Les chiffres comprennent le total des débits des succursales des chambres de compensation déclarés séparément chaque mois ainsi que tous les chèques tirés sur des comptes de dépôt à l'extérieur des centres de compensation déclarants.

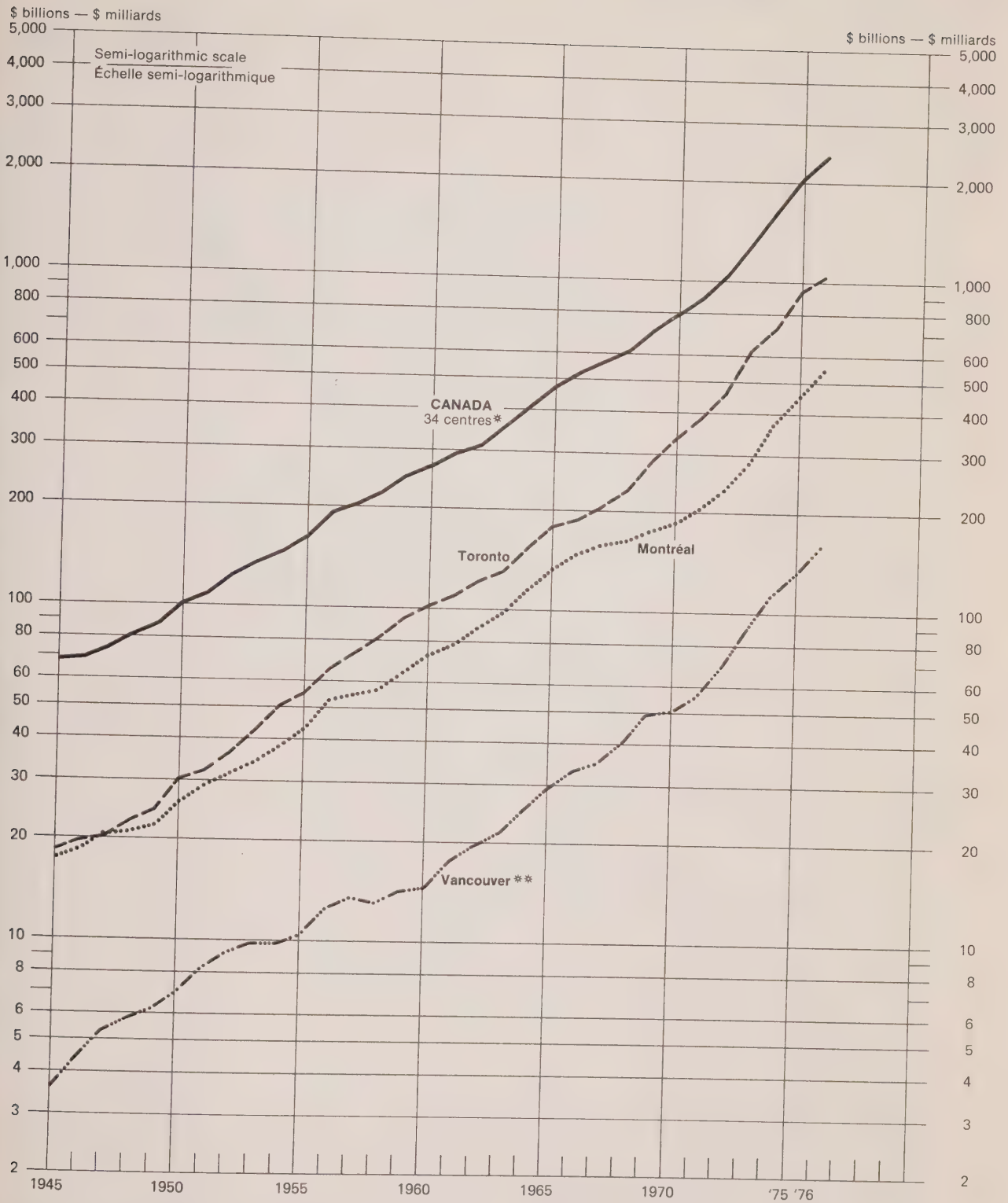
Total Cheques Cashed, by Province, January 1953
Total des chèques encaissés, par province, janvier 1953

Province	Current account — Compte courant	Savings account — Compte d'épargne	Total
	dollars		
Newfoundland — Terre-Neuve	78,625,103	3,326,241	81,951,344
Prince Edward Island — Île-du-Prince-Édouard	23,346,704	1,789,200	25,135,904
Nova Scotia — Nouvelle-Écosse	229,393,287	11,869,240	241,262,527
New Brunswick — Nouveau-Brunswick	170,480,215	10,376,656	180,856,871
Québec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia — Colombie-Britannique	1,081,413,199	83,969,762	1,165,382,961
Yukon and Northwest Territories — Yukon et Territoires du Nord-Ouest	5,224,659	63,429	5,288,088
Total	13,078,431,755	755,396,330	13,833,828,085

Chart — 1

Cheques Cashed — Chèques encaissés

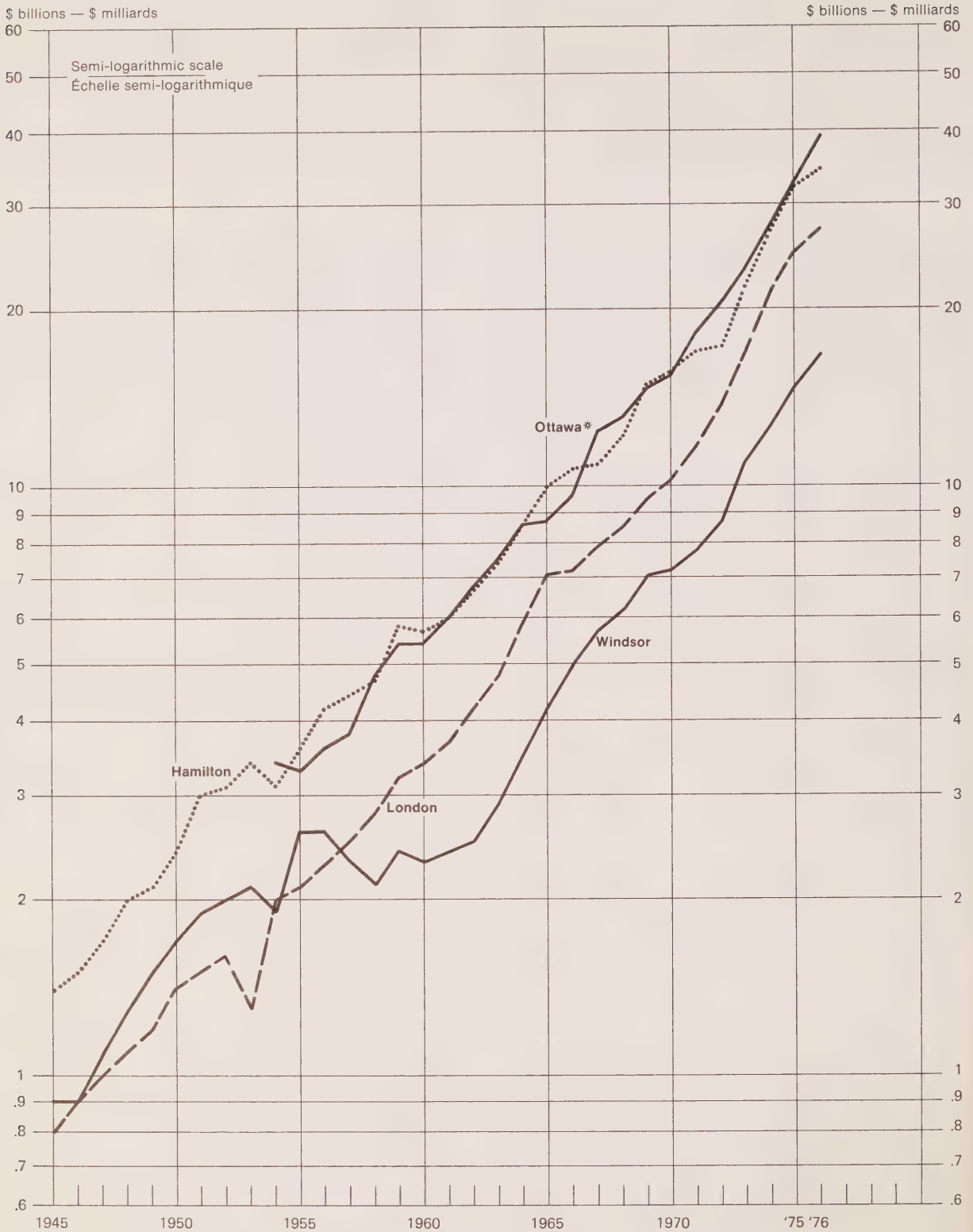
Graphique — 1



* Includes St. John's, Nfld. as of 1949, and Cornwall, Ontario as of 1950. — Y compris Saint-Jean (T.-N.) à partir de 1949 et Cornwall, Ontario à partir de 1950.

** Includes New Westminster as of January 1961. — Y compris New Westminster à partir de janvier 1961.

Cheques Cashed — Chèques encaissés



*Prior to 1954 data not comparable. — Avant 1954 les données ne sont pas comparables.

Chart — 3

Graphique — 3

Cheques Cashed — Chèques encaissés

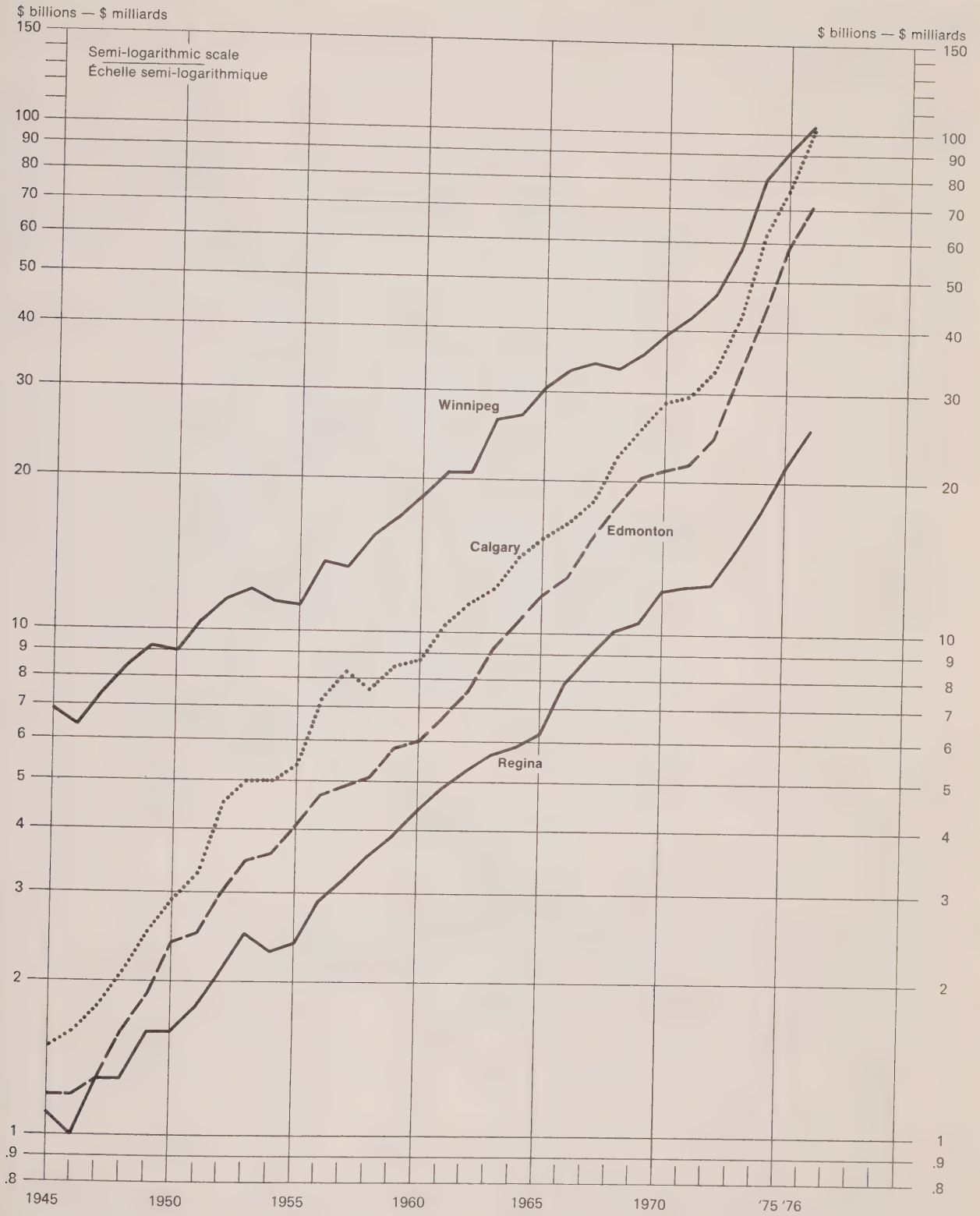


Chart — 4

Graphique — 4

Cheques Cashed — Chèques encaissés

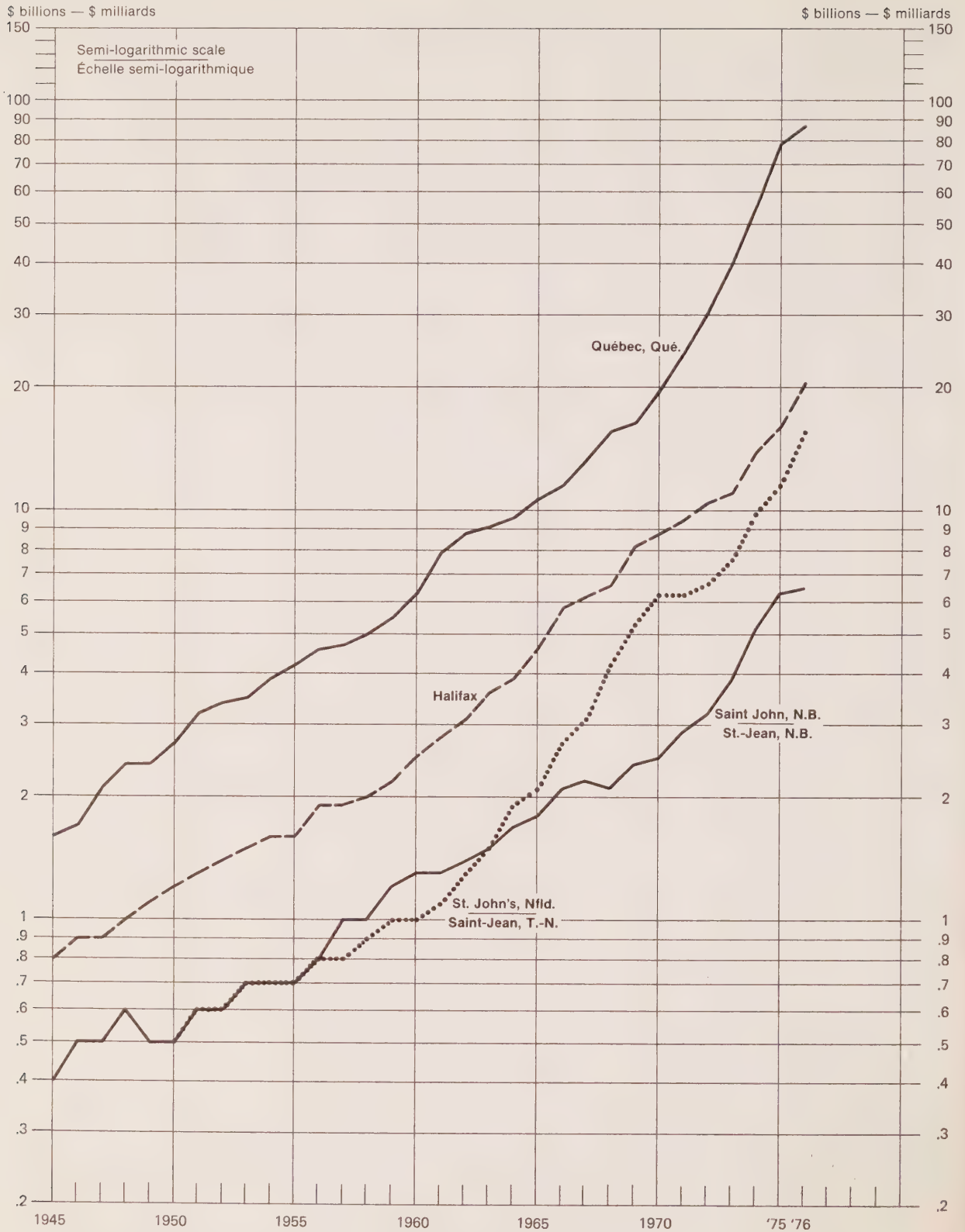


Chart — 5

Cheques Cashed — Chèques encaissés

Graphique — 5

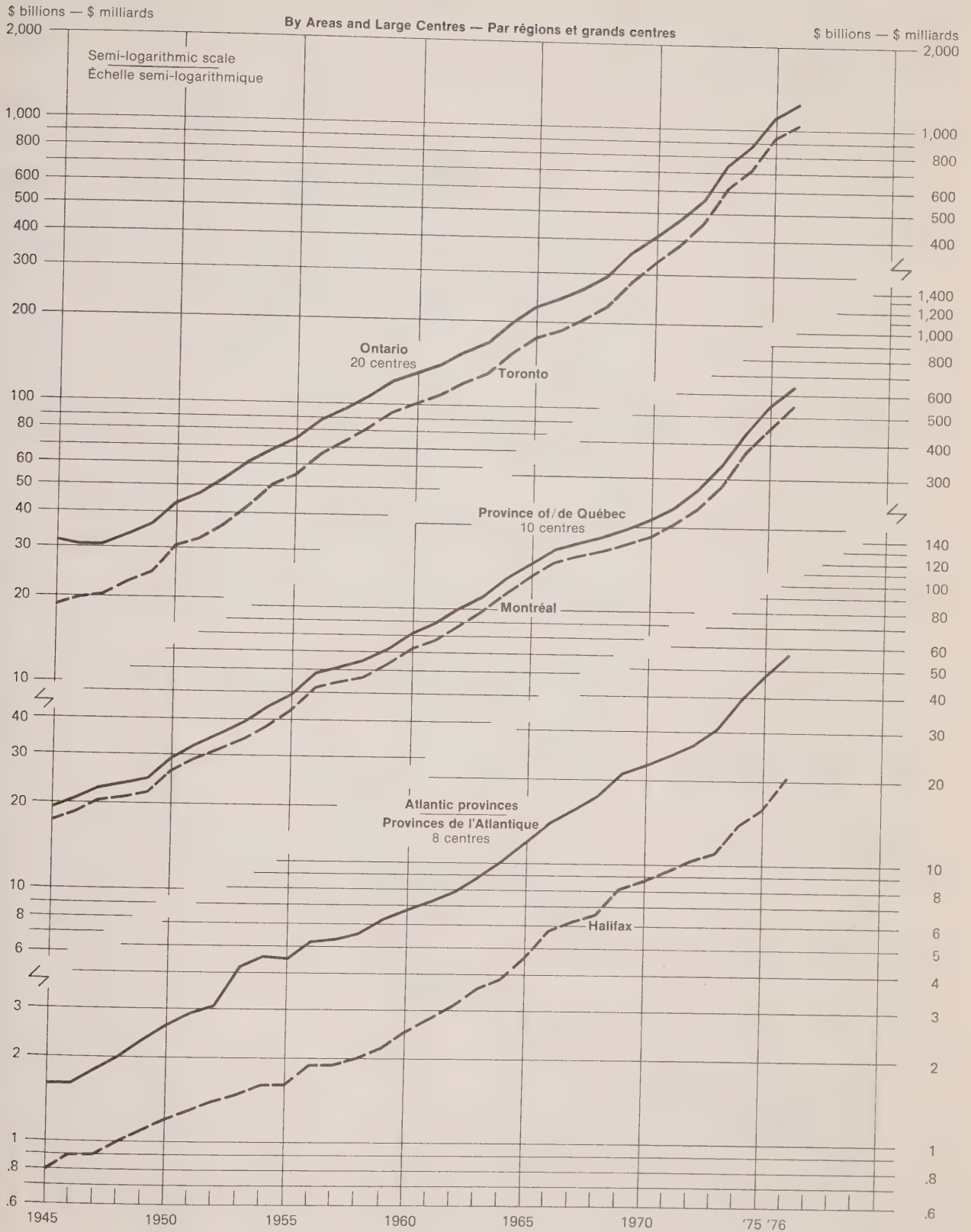
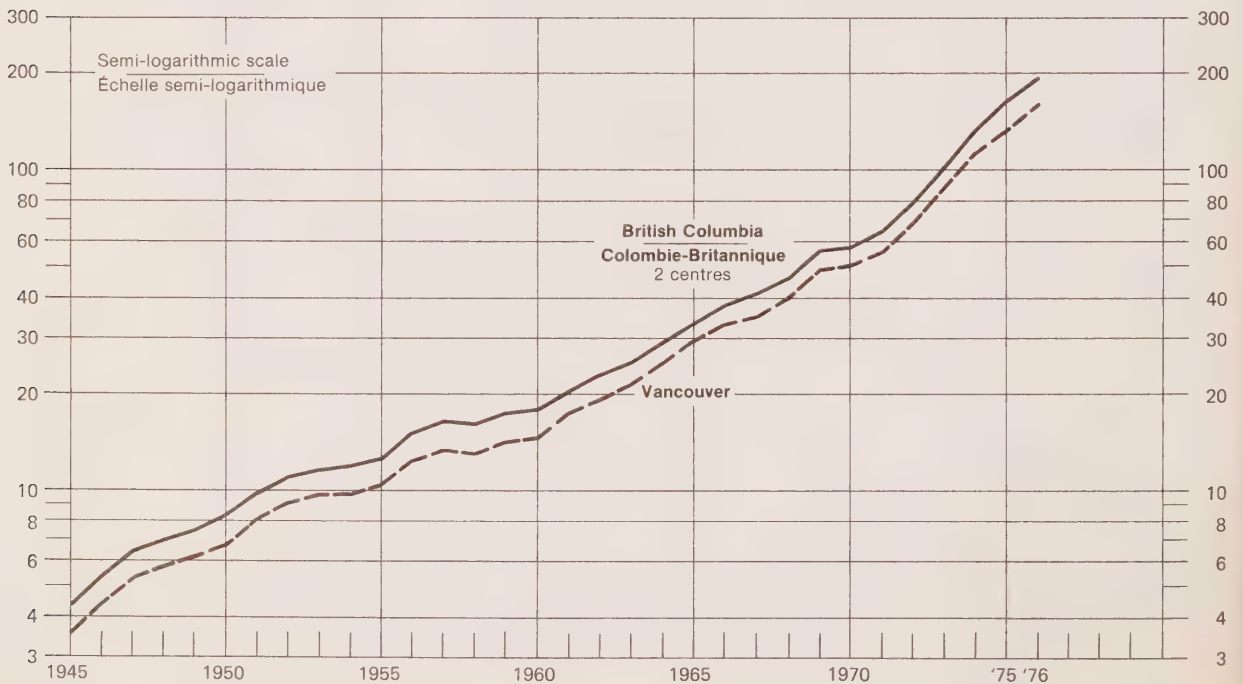
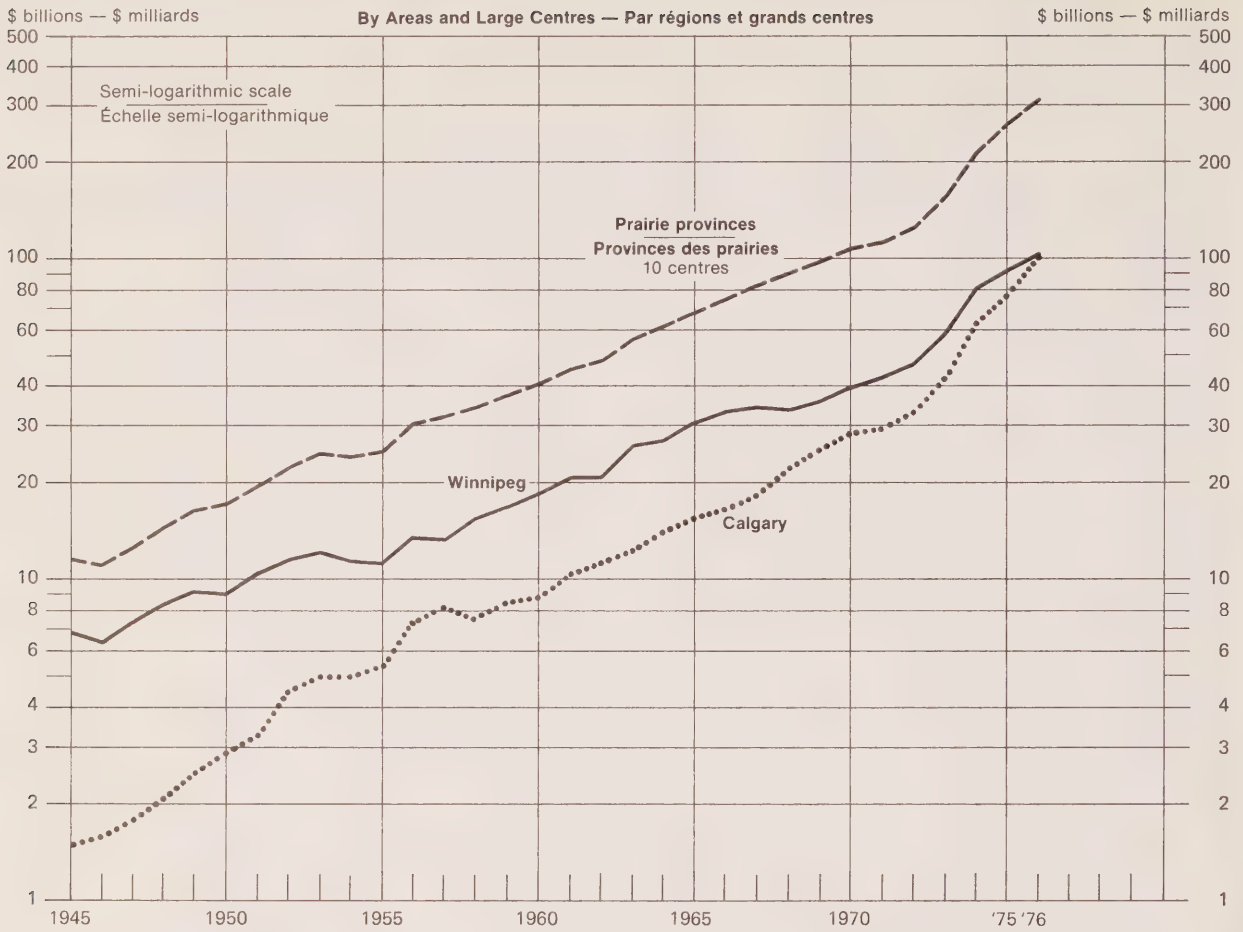


Chart — 6

Graphique — 6

Cheques Cashed — Chèques encaissés



STATISTICAL TABLES

TABLEAUX STATISTIQUES

TABLE 1. Cheques Cashed Against Individual Accounts at 34 Clearing Centres in Canada for Representative Years

No.		1924	1929	1930	1932	1935	1940	1945
		thousands of dollars — milliers de dollars						
	Atlantic Provinces — Provinces de l'Atlantique:							
1	Halifax	249,103	425,488	361,737	257,988	310,052	466,409	850,393
2	Moncton	73,360	99,598	101,018	73,548	90,680	131,874	257,724
3	Saint John	262,398	272,872	245,596	187,635	173,321	226,207	445,474
4	St. John's	—	—	—	—	—	—	—
5	Total — 4 centres	584,861	797,958	708,351	519,171	574,053	824,490	1,553,591
	Québec:							
6	Montréal	7,502,004	15,558,096	12,271,207	7,135,516	8,307,135	8,714,457	17,486,994
7	Québec	533,784	788,144	744,929	560,687	606,964	1,160,798	1,648,624
8	Sherbrooke	97,201	137,427	120,923	69,997	63,431	97,807	173,715
9	Total — 3 centres	8,132,989	16,483,667	13,137,059	7,766,200	8,977,530	9,973,062	19,309,333
	Ontario:							
10	Brantford	85,523	166,590	126,814	85,438	94,185	133,917	253,507
11	Chatham	83,844	112,271	95,459	71,625	79,902	114,927	171,783
12	Cornwall	—	—	—	—	—	—	—
13	Fort William	94,544	102,157	78,029	55,336	50,202	81,267	171,657
14	Hamilton	551,819	909,896	831,840	526,944	559,389	837,849	1,360,760
15	Kingston	63,623	83,877	79,797	55,086	55,637	92,307	179,186
16	Kitchener	95,723	159,266	139,514	96,267	114,191	174,499	324,491
17	London	265,782	424,804	408,176	315,953	362,319	441,622	819,217
18	Ottawa	1,957,362	2,001,695	1,904,805	1,579,528	1,444,158	2,191,384	7,810,893
19	Peterborough	69,005	93,245	84,633	55,427	60,023	90,582	166,315
20	St. Catharines	—	—	—	—	—	—	241,951
21	Sarnia	—	146,820	124,524	95,059	69,145	79,517	231,194
22	Sudbury	—	34,617	87,110	40,330	55,596	90,336	127,466
23	Toronto	7,659,055	13,714,209	10,654,984	8,066,205	10,642,516	10,510,503	18,760,600
24	Windsor	283,118	594,321	428,655	215,674	289,363	545,693	924,342
25	Total — 15 centres	11,209,398	18,543,768	15,044,340	11,258,872	13,876,626	15,384,403	31,543,362
	Prairie Provinces — Provinces des Prairies:							
26	Brandon	48,518	62,315	50,606	33,569	25,666	41,907	90,944
27	Calgary	638,162	1,253,616	898,428	513,557	616,830	764,330	1,523,535
28	Edmonton	343,501	603,872	570,300	393,432	400,420	553,324	1,165,857
29	Lethbridge	58,855	97,221	73,732	37,069	48,945	56,707	118,735
30	Medicine Hat	54,545	54,259	37,887	21,078	27,322	32,707	65,281
31	Moose Jaw	97,033	128,435	112,898	61,063	53,873	89,421	173,807
32	Prince Albert	24,529	39,151	32,682	21,124	24,435	33,392	84,700
33	Regina	299,873	630,265	570,767	462,875	505,053	558,938	1,111,542
34	Saskatoon	117,115	224,157	194,544	114,984	110,059	140,268	291,703
35	Winnipeg	4,229,602	4,788,951	3,712,136	3,138,455	4,632,793	3,847,413	6,936,060
36	Total — 10 centres	5,944,776 ²	7,922,806 ²	6,279,081 ²	4,797,206	6,445,396	6,118,407	11,562,164
	British Columbia — Colombie-Britannique:							
37	New Westminster	59,364	105,356	93,832	51,107	59,819	92,379	199,962
38	Vancouver	1,409,852	2,365,679	1,812,724	1,190,464	1,349,924	1,673,283	3,615,096
39	Victoria	255,948	451,747	415,915	261,268	262,719	371,451	601,306
40	Total — 3 centres	1,725,164	2,922,782	2,322,471	1,502,839	1,672,462	2,137,113	4,416,364
41	Total — 34 centres	27,597,188	46,670,981	37,491,302	25,844,288	31,546,067	34,437,475	68,384,814

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data included in Vancouver since January 1961.

TABLEAU 1. Chèques tirés sur des comptes personnels dans 34 centres de compensation au Canada pour années représentatives

1950	1955	1960	1965	1970	1972	1973	1974	1975	1976	N ^o
thousands of dollars - milliers de dollars										
1,186,546	1,627,402	2,470,454	4,649,283	8,757,516	10,369,454	11,106,721	14,054,386	15,979,739	20,437,305	1
408,605	558,647	703,300	1,035,278	1,621,304	2,219,530	2,793,537	3,653,739	5,760,138	5,285,802	2
521,696	720,697	1,292,907	1,835,482	2,484,568	3,190,423	3,899,035	5,211,519	6,296,029	6,523,991	3
531,314	717,140	1,032,441	2,147,199	6,217,484	6,701,299	7,582,680	9,870,951	11,450,866	15,787,211	4
2,648,161	3,623,886	5,499,102	9,667,242	19,080,872	22,480,706	25,381,973	32,790,595	39,486,772	48,034,309	5
26,099,176	43,262,349	73,203,832	132,793,252	187,895,615	238,054,245	286,087,255	374,598,780	457,878,864	548,486,609	6
2,695,920	4,220,648	6,285,281	10,599,128	19,607,462	30,724,156	39,967,844	55,929,746	78,894,510	87,696,610	7
311,762	448,771	625,117	1,193,746	1,785,224	2,007,396	2,664,189	2,593,091	2,964,274	3,455,297	8
29,106,858	47,931,768	80,114,230	144,586,126 ¹	209,288,301	270,785,797	328,719,288	433,121,617	539,737,648	639,638,516	9
422,414	529,527	688,254	1,037,147	1,785,387	1,966,049	2,572,036	3,170,916	2,547,314	4,364,017	10
346,209	425,388	655,467	932,891	1,560,325	3,235,953	3,190,927	4,740,885	5,943,811	7,541,476	11
104,524	292,899	406,526	684,950	999,264	1,177,124	1,236,573	1,627,532	1,521,999	1,790,783	12
248,218	354,324	454,425	678,252	994,260	1,270,285	1,480,987	1,807,209	2,088,108	2,491,547	13
2,369,330	3,556,485	5,730,223	9,968,268	15,484,281	17,335,918	21,948,165	27,388,829	32,453,937	34,498,706	14
273,225	419,088	520,401	940,493	1,496,145	1,818,886	2,169,193	2,666,718	3,288,570	3,590,246	15
536,279	817,143	1,268,458	2,322,531	4,237,106	5,192,030	6,447,658	7,875,556	9,082,502	9,892,778	16
1,391,712	2,055,088	3,438,475	7,062,318	10,272,665	13,765,435	16,887,429	21,301,385	24,939,943	27,301,658	17
4,140,136	3,267,768 ¹	5,428,618	8,687,423	15,386,126	20,365,185	23,108,386	27,971,471	32,673,364	39,130,494	18
308,157	380,474	588,320	927,069	1,266,631	1,447,390	1,692,647	2,072,940	2,362,713	2,783,144	19
444,389	683,521	861,905	1,796,657	2,262,528	2,719,899	3,154,779	3,778,119	4,444,613	8,842,139	20
339,484	476,917	631,965	888,766	1,538,798	1,723,631	2,015,778	2,622,763	3,226,521	4,169,187	21
290,184	497,174	650,352	973,684	1,937,429	2,337,870	2,475,438	2,643,897	3,205,476	3,399,214	22
30,276,045	55,628,553	101,652,499	178,642,251	336,567,159	460,485,009	621,392,070	719,525,626	938,561,392	1,040,413,731	23
1,655,861	2,589,098	2,344,058	4,234,667	7,155,279	8,743,592	11,045,423	12,791,307	14,690,688	16,578,302	24
43,146,167	71,973,447	125,319,946	219,777,367	402,943,983	543,584,256	720,817,489	841,985,153	1,082,030,951	1,206,787,422	25
154,493	191,776	255,006	322,078	546,946	729,440	794,562	992,948	1,165,824	1,355,679	26
2,870,682	5,415,909	8,773,941	15,495,880	28,896,068	33,402,603	42,347,970	62,325,391	77,126,848	102,379,679	27
2,371,402	4,051,761	5,975,975	11,937,495	21,106,965	24,487,009	33,030,660	43,929,823	59,241,938	71,065,750	28
284,388	354,899	488,953	695,785	1,233,107	1,532,404	1,909,007	2,367,326	2,731,879	3,154,597	29
105,444	146,543	225,390	323,256	472,695	585,385	699,634	891,449	1,034,072	1,413,212	30
248,526	295,193	407,835	475,891	419,306	506,195	626,053	738,280	888,134	1,053,425	31
140,422	155,490	235,304	296,308	489,757	648,165	704,566	834,671	953,761	1,145,627	32
1,640,420	2,395,123	4,377,349	6,323,104	12,309,253	12,647,496	14,759,218	17,748,431	21,541,131	25,442,015	33
511,782	708,209	1,101,592	1,834,178	3,084,537	3,260,521	4,221,201	4,938,813	5,775,794	7,122,753	34
8,960,147	11,294,021	18,825,822	30,599,418	39,350,014	47,070,671	58,366,915	80,412,453	92,418,835	103,784,323	35
17,287,706	25,008,924	40,667,167	68,303,393	107,908,648	124,969,889	157,459,785	215,179,585	262,878,216	317,917,060	36
401,104	673,632	863,876	3	3	3	3	3	3	3	37
6,901,612	10,398,019	14,653,833	29,323,153	50,153,771	68,766,823	89,332,460	113,258,858	133,137,350	161,425,969	38
1,143,851	1,741,203	2,500,900	4,323,590	7,259,684	9,960,065	12,663,573	20,189,888	30,858,243	32,846,444	39
8,446,567	12,812,854	18,018,609	33,646,743	57,413,455	78,726,888	101,996,033	133,448,746	163,995,593	194,272,413	40
100,635,459	161,350,879	269,619,054	475,980,871	796,635,259	1,040,547,536	1,334,374,569	1,656,525,696	2,088,129,180	2,406,649,720	41

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

**TABLE 2. Percentage Analysis of Cheques Cashied Against Individual Accounts in 32 Clearing Centres;
Cheques Cashied Expressed in Terms of 1938 = 100**

No.		1924	1929	1930	1932	1935	1940	1945
		per cent — pourcentage						
	Atlantic Provinces — Provinces de l'Atlantique:							
1	Halifax	73.3	125.3	106.5	76.0	91.3	137.3	250.4
2	Moncton	67.8	92.1	93.4	68.0	83.9	121.9	238.3
3	Saint John	136.7	142.2	128.0	97.8	90.3	117.9	232.1
4	Total — 3 centres	91.4	124.7	110.7	81.2	89.7	128.9	242.9
	Québec:							
5	Montréal	83.3	172.8	136.3	79.2	92.2	96.8	194.2
6	Québec	61.0	90.0	85.1	64.0	69.3	132.6	188.3
7	Sherbrooke	116.1	164.1	144.4	83.6	75.7	116.8	207.4
8	Total — 3 centres	81.6	165.4	131.8	77.9	90.1	100.1	193.8
	Ontario:							
9	Brantford	78.1	152.2	115.8	78.0	86.0	122.3	231.6
10	Chatham	81.2	108.7	92.4	69.4	77.4	111.3	166.3
11	Fort William	138.8	149.9	114.5	81.2	73.7	119.3	252.0
12	Hamilton	88.3	145.6	133.1	84.3	89.5	134.0	217.7
13	Kingston	89.3	117.8	112.1	77.4	78.1	129.6	251.6
14	Kitchener	67.9	112.9	98.9	68.3	81.0	123.7	230.1
15	London	68.3	109.1	104.9	81.2	93.1	113.5	210.5
16	Ottawa	162.6	166.3	158.2	131.2	120.0	182.0	648.8
17	Peterborough	98.2	132.7	120.4	78.9	85.4	128.9	236.7
18	Sarnia	—	194.5	165.0	125.9	91.6	105.3	306.3
19	Sudbury	—	40.3	102.8	47.6	65.6	106.6	150.5
20	Toronto	73.4	131.5	102.2	77.4	102.1	100.8	180.0
21	Windsor	64.3	135.0	97.4	49.0	65.7	123.9	210.0
22	Total — 13 centres	81.2	134.3	108.9	81.5	100.5	111.4	228.4
	Prairie Provinces — Provinces des Prairies:							
23	Brandon	147.7	189.7	154.1	102.2	78.1	127.6	276.9
24	Calgary	98.1	192.7	138.1	78.9	94.8	117.5	234.1
25	Edmonton	79.8	140.3	132.5	91.4	93.1	128.6	271.0
26	Lethbridge	102.8	169.9	128.8	64.8	85.5	99.1	207.5
27	Medicine Hat	183.1	192.7	134.6	74.9	97.0	116.2	231.9
28	Moose Jaw	141.4	187.2	164.6	89.0	78.5	130.3	253.3
29	Prince Albert	95.1	151.8	126.7	81.9	94.7	129.5	328.4
30	Regina	59.1	124.2	112.5	91.2	99.5	110.1	219.0
31	Saskatoon	102.0	195.1	169.4	100.1	95.8	122.1	254.0
32	Winnipeg	142.8	180.3	139.7	118.1	174.4	144.8	261.1
33	Total — 10 centres	120.4²	173.3²	137.3	104.9	141.0	133.8	252.9
	British Columbia — Colombie-Britannique:							
34	New Westminster	80.3	142.4	126.9	69.1	80.9	124.9	270.3
35	Vancouver	91.2	153.0	117.2	77.0	87.3	108.2	233.8
36	Victoria	80.7	142.5	131.2	82.4	82.9	117.2	189.7
37	Total — 3 centres	89.1	150.9	119.9	77.6	86.3	110.3	228.0
38	Total — 32 centres	87.8	150.9	121.2	83.6	102.0	111.4	221.1

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data are included in Vancouver since January 1961.

TABLEAU 2. Chèques tirés sur des comptes personnels (analyse en pourcentage)
dans 32 centres de compensation; 1938 = 100

1950	1955	1960	1965	1970	1972	1973	1974	1975	1976	Nº
per cent - pourcentage										
349.4	479.1	727.4	1,368.9	2,578.4	3,053.1	3,270.1	4,137.9	4,704.9	6,017.3	1
377.8	516.6	650.3	957.3	1,499.2	2,052.3	2,583.1	3,378.5	5,326.3	4,887.7	2
276.9	375.6	673.8	956.5	1,294.8	1,662.6	2,031.8	2,715.8	3,280.9	3,399.8	3
330.9	454.4	588.4	1,175.6	2,010.9	2,466.8	2,782.6	3,582.9	6,172.9	5,041.1	4
289.8	480.4	812.9	1,474.5	2,086.4	2,643.4	3,176.7	3,836.0	5,084.3	6,090.4	5
307.9	482.0	717.7	1,210.4	2,238.5	3,508.5	4,564.1	5,680.5	9,009.3	10,014.5	6
372.3	536.0	746.5	1,425.5	2,131.9	2,397.2	3,181.6	3,096.6	3,539.9	4,126.3	7
292.1	481.0	803.9	1,450.9	2,100.2	2,717.3	3,298.7	4,346.3	5,416.2	6,418.8	8
385.9	483.7	628.7	947.4	1,631.0	1,796.0	2,349.5	2,896.6	3,240.5	3,986.6	9
335.2	411.9	634.7	905.3	1,510.9	3,133.4	3,089.8	4,590.6	5,755.4	7,302.5	10
364.3	520.1	667.0	995.5	1,459.4	1,864.5	2,173.8	2,652.6	3,064.9	3,657.2	11
379.1	569.0	916.8	1,594.8	2,477.4	2,773.6	3,511.5	4,381.9	5,192.4	5,519.5	12
383.7	588.5	730.8	1,320.7	2,101.0	2,554.2	3,046.1	3,744.7	4,617.9	5,041.6	13
380.3	579.4	899.4	1,646.8	3,004.8	3,681.4	4,571.8	5,548.2	6,440.1	7,014.6	14
357.6	528.0	883.4	1,814.4	2,639.3	3,536.6	4,338.7	5,472.8	6,407.6	7,014.4	15
343.9	271.4 ¹	450.9	721.6	1,278.0	1,691.6	1,919.5	2,323.4	2,714.0	3,250.3	16
438.5	541.5	837.2	1,319.4	1,802.5	2,059.8	2,408.8	2,950.0	3,362.4	3,960.7	17
449.7	631.7	837.2	1,177.4	2,038.4	2,283.3	2,670.3	3,474.3	4,274.1	5,522.8	18
342.5	586.9	767.7	1,149.4	2,287.0	2,759.7	2,922.0	3,120.8	3,783.8	4,012.5	19
290.3	533.5	974.8	1,713.1	3,227.5	4,415.8	5,958.9	6,899.9	9,000.4	9,977.1	20
376.1	588.0	532.4	961.8	1,625.1	1,985.8	2,508.6	2,905.1	3,336.6	3,765.3	21
311.6	514.1	898.3	1,573.5	2,917.8	3,907.9	5,187.7	6,035.2	7,791.9	8,738.5	22
470.4	583.8	776.4	980.5	1,665.1	2,220.7	2,419.0	3,022.9	3,549.4	4,127.3	23
441.2	832.4	1,348.5	2,381.6	4,441.0	5,133.6	6,508.6	9,578.6	11,853.5	15,734.6	24
551.1	941.7	1,388.9	2,774.4	4,905.5	5,691.0	7,676.7	10,209.8	13,768.5	16,516.5	25
497.0	620.2	854.4	1,215.8	2,154.7	2,677.7	3,335.8	4,136.6	4,773.8	5,512.3	26
374.5	520.5	800.5	1,148.2	1,679.0	2,079.2	2,485.0	3,166.3	3,672.7	5,019.6	27
362.3	430.3	594.5	693.7	611.2	737.8	912.6	1,076.1	1,294.6	1,535.5	28
544.5	602.9	912.4	1,148.9	1,899.1	2,513.5	2,732.0	3,236.5	3,698.2	4,442.3	29
323.2	471.9	862.5	1,245.8	2,425.3	2,491.9	2,908.0	3,497.0	4,244.3	5,012.9	30
445.6	616.6	959.0	1,596.8	2,685.4	2,925.6	3,674.9	4,299.6	5,028.4	6,201.0	31
337.3	425.2	708.7	1,151.9	1,481.3	1,772.0	2,197.2	3,027.0	3,479.1	3,907.0	32
378.1	546.9	889.4	1,493.8	2,360.0	2,733.1	3,443.6	4,706.1	5,749.3	6,953.0	33
542.2	910.7	1,167.8	3	3	3	3	3	3	3	34
446.4	672.5	947.8	1,896.6	3,244.0	4,447.7	5,777.8	7,325.3	8,611.1	10,440.8	35
360.9	549.3	789.0	1,364.1	2,290.4	3,142.3	3,995.2	6,369.7	9,735.5	10,362.7	36
436.1	661.5	930.2	1,737.0	2,964.0	4,064.3	5,265.5	6,889.2	8,466.3	10,029.3	37
321.9	516.4	864.4	1,524.2	2,359.8	3,330.5	4,276.2	5,307.3	6,696.1	7,068.7	38

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 3. Relative Importance of Individual Clearing Centres

No.	Clearing centres — Centres de compensation	1924	1929	1930	1932	1935	1940	1945
		per cent — pourcentage						
1	Newfoundland — Terre-Neuve: St. John's	—	—	—	—	—	—	—
2	Prince Edward Island — Île-du-Prince-Édouard: Charlottetown	—	—	—	—	—	—	—
	Nova Scotia — Nouvelle-Écosse:							
3	Glace Bay	—	—	—	—	—	—	—
4	Halifax	0.91	0.91	0.96	1.00	0.98	1.35	1.24
5	Sydney	—	—	—	—	—	—	—
6	Total — 3 centres	0.91	0.91	0.96	1.00	0.98	1.35	1.24
	New Brunswick — Nouveau-Brunswick:							
7	Fredericton	—	—	—	—	—	—	—
8	Moncton	0.27	0.21	0.27	0.28	0.29	0.38	0.38
9	Saint John	0.96	0.59	0.66	0.73	0.55	0.66	0.65
10	Total — 3 centres	1.23	0.80	0.93	1.01	0.84	1.04	1.03
	Québec:							
11	Chicoutimi	—	—	—	—	—	—	—
12	Drummondville	—	—	—	—	—	—	—
13	Granby	—	—	—	—	—	—	—
14	Montréal	27.62	33.34	32.73	27.61	26.33	25.31	25.57
15	Québec	1.97	1.69	1.99	2.17	1.92	3.37	2.41
16	St-Hyacinthe	—	—	—	—	—	—	—
17	Shawinigan	—	—	—	—	—	—	—
18	Sherbrooke	0.36	0.29	0.32	0.27	0.20	0.28	0.25
19	Trois-Rivières	—	—	—	—	—	—	—
20	Valleyfield	—	—	—	—	—	—	—
21	Total — 10 centres	29.95	35.32	35.04	30.05	28.45	28.96	28.23
	Ontario:							
22	Brantford	0.32	0.36	0.34	0.33	0.30	0.39	0.37
23	Chatham	0.31	0.24	0.25	0.28	0.25	0.33	0.25
24	Cornwall	—	—	—	—	—	—	—
25	Fort William	0.35	0.22	0.21	0.21	0.16	0.24	0.25
26	Guelph	—	—	—	—	—	—	—
27	Hamilton	2.03	1.95	2.22	2.04	1.76	2.43	1.99
28	Kingston	0.23	0.18	0.21	0.21	0.18	0.27	0.26
29	Kitchener	0.35	0.34	0.37	0.37	0.36	0.51	0.47
30	London	0.99	0.91	1.09	1.22	1.15	1.28	1.20
31	Niagara Falls	—	—	—	—	—	—	—
32	Oshawa	—	—	—	—	—	—	—
33	Ottawa	7.21	4.29	5.08	6.11	4.58	6.36	11.42
34	Peterborough	0.25	0.20	0.23	0.21	0.19	0.26	0.24
35	Port Arthur	—	—	—	—	—	—	—
36	St. Catharines	—	—	—	—	—	—	0.35 ⁴
37	Sarnia	—	0.31	0.33	0.37	0.22	0.23	0.34
38	Sault Ste. Marie	—	—	—	—	—	—	—
39	Sudbury	—	0.07	0.23	0.16	0.18	0.26	0.19
40	Thunder Bay	—	—	—	—	—	—	—
41	Timmins	—	—	—	—	—	—	—
42	Toronto	28.20	29.39	28.42	31.21	33.74	30.52	27.43
43	Windsor	1.04	1.27	1.14	0.83	0.92	1.58	1.35
44	Total — 20 centres	41.28	39.73	40.13	43.56	43.99	44.67	46.13
	Manitoba:							
45	Brandon	0.18	0.13	0.14	0.13	0.08	0.12	0.13
46	Winnipeg	13.97	10.26	9.90	12.14	14.69	11.17	10.14
47	Total — 2 centres	14.15	10.39	10.04	12.27	14.77	11.29	10.27
	Saskatchewan:							
48	Moose Jaw	0.36	0.28	0.30	0.24	0.17	0.26	0.25
49	Prince Albert	0.09	0.08	0.09	0.08	0.08	0.10	0.12
50	Regina	1.10	1.35	1.52	1.79	1.60	1.62	1.63
51	Saskatoon	0.43	0.48	0.52	0.44	0.35	0.41	0.43
52	Total — 4 centres	1.98 ⁵	2.19 ⁵	2.43	2.55	2.20	2.39	2.43
	Alberta:							
53	Calgary	2.35	2.69	2.40	1.99	1.96	2.22	2.23
54	Edmonton	1.26	1.29	1.52	1.52	1.27	1.61	1.70
55	Lethbridge	0.22	0.21	0.20	0.14	0.16	0.16	0.17
56	Medicine Hat	0.19	0.12	0.10	0.08	0.09	0.10	0.10
57	Total — 4 centres	4.02	4.31	4.22	3.73	3.48	4.09	4.20
	British Columbia — Colombie-Britannique:							
58	New Westminster	0.22	0.22	0.25	0.20	0.19	0.27	0.29
59	Vancouver	5.19	5.07	4.84	4.60	4.28	4.86	5.29
60	Victoria	0.94	0.97	1.11	1.01	0.83	1.08	0.88
61	Total — 3 centres	6.35	6.26	6.20	5.81	5.30	6.21	6.46
62	Total — 50 centres	100.00	100.00	100.00	100.00	100.00	100.00	100.00

¹ St. John's data added as of April 1949.² Cornwall data added as of May 1950.³ Excludes some items reported in preceding years.⁴ St. Catharines data added as of 1941.⁵ Includes Weyburn branches.⁶ New Westminster data are included in Vancouver since January 1961.

TABLEAU 3. Importance relative des centres de compensation individuels

1950	1955	1960	1965	1970	1972	1973	1974	1975	1976	No
per cent - pourcentage										
0.53 ¹	0.43	0.37	0.44	0.76	0.63	0.55	0.58	0.54	0.64	1
-	0.11	0.12	0.10	0.10	0.09	0.08	0.09	0.09	0.09	2
-	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	3
1.18	0.98	0.89	0.95	1.07	0.97	0.82	0.83	0.75	0.83	4
-	0.17	0.14	0.12	0.12	0.09	0.09	0.08	0.08	0.07	5
1.18	1.18	1.05	1.09	1.21	1.07	0.92	0.92	0.84	0.91	6
-	0.24	0.22	0.20	0.21	0.21	0.20	0.19	0.22	0.23	7
0.40	0.34	0.25	0.21	0.20	0.21	0.20	0.22	0.27	0.21	8
0.52	0.43	0.47	0.37	0.30	0.30	0.29	0.31	0.29	0.26	9
0.92	1.01	0.94	0.78	0.71	0.72	0.69	0.72	0.78	0.71	10
-	0.14	0.11	0.12	0.11	0.10	0.10	0.11	0.10	0.10	11
-	0.08	0.08	0.09	0.10	0.07	0.07	0.06	0.05	0.06	12
-	0.12	0.10	0.09	0.10	0.09	0.08	0.09	0.08	0.07	13
25.93	25.97	26.35	27.08	22.97	22.33	20.88	22.05	21.41	22.21	14
2.68	2.53	2.26	2.16	2.40	2.88	2.92	3.29	3.69	3.55	15
-	0.13	0.12	0.13	0.12	0.10	0.09	0.09	0.09	0.10	16
-	0.08	0.07	0.06	0.04	0.03	0.03	0.03	0.03	0.02	17
0.31	0.27	0.22	0.24	0.22	0.19	0.19	0.15	0.14	0.14	18
-	0.25	0.20	0.19	0.19	0.11	0.10	0.12	0.09	0.08	19
-	0.07	0.05	0.05	0.04	0.04	0.04	0.04	0.03	0.03	20
28.92	29.64	29.56	30.21	26.29	25.95	24.51	26.03	25.71	26.36	21
0.42	0.32	0.25	0.21	0.22	0.18	0.19	0.19	0.16	0.18	22
0.34	0.26	0.24	0.19	0.19	0.30	0.23	0.28	0.28	0.31	23
0.10 ²	0.18	0.15	0.14	0.12	0.11	0.09	0.10	0.07	0.07	24
0.25	0.21	0.16	0.14	-	-	-	-	-	-	25
-	0.17	0.16	0.15	0.15	0.15	0.15	0.16	0.13	0.13	26
2.35	2.14	2.06	2.03	1.89	1.63	1.60	1.61	1.52	1.40	27
0.27	0.25	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	28
0.53	0.40	0.46	0.47	0.52	0.49	0.47	0.46	0.42	0.40	29
1.38	1.23	1.24	1.44	1.26	1.29	1.23	1.25	1.17	1.11	30
-	0.30	0.19	0.18	0.14	0.11	0.11	0.10	0.07	0.09	31
-	0.71	0.86	1.17	0.70	0.82	0.84	0.87	0.80	0.77	32
4.11	1.96 ³	1.95	1.77	1.88	1.91	1.69	1.65	1.53	1.58	33
0.31	0.23	0.21	0.18	0.15	0.14	0.12	0.12	0.11	0.11	34
-	0.16	0.14	0.12	-	-	-	-	-	-	35
0.44	0.41	0.31	0.37	0.28	0.26	0.23	0.22	0.21	0.36	36
0.34	0.29	0.23	0.18	0.19	0.16	0.15	0.15	0.15	0.17	37
-	0.27	0.30	0.22	0.30	0.18	0.44	0.29	0.34	0.55	38
0.29	0.30	0.23	0.20	0.24	0.22	0.18	0.16	0.15	0.14	39
-	-	-	-	0.23	0.23	0.20	0.20	0.18	0.19	40
30.09	33.40	36.59	36.34	41.15	43.20	45.36	42.36	43.89	42.13	41
1.65	1.55	0.84	0.86	0.87	0.82	0.81	0.75	0.69	0.67	42
42.87	44.92	46.83	46.61	50.71	52.42	54.31	51.13	52.08	50.55	43
0.15	0.12	0.09	0.07	0.07	0.07	0.06	0.06	0.06	0.05	44
8.91	6.78	6.78	6.23	4.81	4.42	4.26	4.73	4.32	4.20	45
9.06	6.90	6.87	6.30	4.88	4.49	4.32	4.79	4.38	4.25	46
0.25	0.18	0.15	0.10	0.05	0.05	0.05	0.04	0.04	0.04	47
0.14	0.09	0.08	0.06	0.06	0.06	0.05	0.05	0.04	0.05	48
1.63	1.44	1.57	1.29	1.50	1.19	1.08	1.05	1.01	1.03	49
0.51	0.43	0.40	0.37	0.38	0.32	0.31	0.29	0.27	0.29	50
2.53	2.14	2.20	1.82	1.99	1.62	1.49	1.43	1.36	1.41	51
2.85	3.25	3.16	3.16	3.53	3.13	3.09	3.67	3.60	4.15	52
2.36	2.43	2.15	2.43	2.58	2.30	2.41	2.59	2.77	2.88	53
0.28	0.21	0.18	0.14	0.15	0.14	0.14	0.14	0.13	0.13	54
0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.05	0.06	55
5.60	5.98	5.57	5.80	6.32	5.63	5.69	6.45	6.55	7.21	56
0.40	0.40	0.31	6	6	6	6	6	6	6	57
6.86	6.24	5.28	5.97	6.13	6.45	6.52	6.67	6.23	6.54	58
1.13	1.05	0.90	0.88	0.89	0.93	0.92	1.19	1.44	1.33	59
8.39	7.69	6.49	6.85	7.02	7.38	7.44	7.86	7.67	7.87	60
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	61
										62

¹ Données sur St. John's ajoutées à partir d'avril 1949.² Données sur Cornwall ajoutées à partir de mai 1950.³ A l'exclusion de certains détails déclarés les années précédentes.⁴ Données sur St. Catharines ajoutées à partir de 1941.⁵ Y compris les succursales de Weyburn.⁶ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 4. Cheques Cashed Against Individual Accounts, by Province,
for 34 Centres, 1924 to 1976

	Year — Année	Canada	Newfoundland — Terre-Neuve	Prince Edward Island — Île-du- Prince- Édouard	Nova Scotia — Nouvelle-Écosse	New Brunswick — Nouveau- Brunswick
No.		thousands of dollars — milliers de dollars				
1	1924	27,564,145 ¹	—	—	249,103	335,758
2	1925	28,082,674	—	—	291,520	280,980
3	1926	30,307,991 ²	—	—	310,157	294,583
4	1927	36,042,101	—	—	324,543	303,196
5	1928	43,416,831	—	—	404,667	340,801
6	1929	46,630,417 ³	—	—	425,488	372,470
7	1930	37,466,201	—	—	361,737	346,614
8	1931	31,583,296 ⁴	—	—	330,371	322,172
9	1932	25,844,288	—	—	257,988	261,183
10	1933	22,270,466	—	—	254,224	226,790
11	1934	32,866,675	—	—	275,950	258,301
12	1935	30,452,647	—	—	310,052	264,001
13	1936	35,928,606	—	—	341,776	288,626
14	1937	35,166,060	—	—	406,591	326,768
15	1938	30,924,363	—	—	339,644	300,039
16	1939	31,617,352	—	—	381,827	298,121
17	1940	34,437,475	—	—	466,409	358,081
18	1941	39,242,960 ⁵	—	—	532,366	408,347
19	1942	45,526,255	—	—	601,963	473,774
20	1943	53,796,716	—	—	672,763	571,000
21	1944	60,676,955	—	—	707,347	620,314
22	1945	68,384,814	—	—	850,393	703,198
23	1946	69,247,607	—	—	870,735	733,283
24	1947	74,498,091	—	—	932,831	817,824
25	1948	80,680,341	—	—	1,049,266	913,708
26	1949	87,554,362 ⁶	356,594	—	1,065,169	895,911
27	1950	100,635,459 ⁷	531,314	—	1,186,546	930,301
28	1951	112,184,633	554,033	—	1,334,026	1,000,386
29	1952	125,296,896	621,506	—	1,374,610	1,170,249
30	1953	137,416,849	735,435	—	1,473,200	1,188,902
31	1954	148,062,797	702,227	—	1,578,539	1,202,808
32	1955	162,139,977	717,140	—	1,627,402	2,068,432
33	1956	192,289,896	794,683	—	1,900,370	1,441,012
34	1957	205,558,445	806,538	—	1,862,262	1,585,083
35	1958	210,959,708	866,665	—	1,952,997	1,618,913
36	1959	248,869,351	950,689	—	2,240,973	1,927,954
37	1960	269,619,054	1,032,441	—	2,470,454	1,996,205
38	1961	293,784,342	1,102,650	—	2,765,782	2,008,255
39	1962	325,564,498	1,283,264	—	3,101,706	2,124,126
40	1963	360,267,116	1,521,085	—	3,557,104	2,327,565
41	1964	417,334,919	1,854,507	—	3,852,641	2,594,051
42	1965	475,980,871	2,147,199	—	4,649,283	2,870,760
43	1966	521,597,914	2,684,023	—	5,768,603	3,153,273
44	1967	568,122,322	3,077,124	—	6,182,636	3,452,972
45	1968	618,313,206	4,212,773	—	6,637,572	3,589,478
46	1969	714,993,156	5,281,371	—	8,180,766	4,010,315
47	1970	797,529,554	6,217,484	—	8,757,516	4,105,872
48	1971	894,405,536	6,150,676	—	9,472,273	4,754,883
49	1972	1,041,720,107	6,701,299	—	10,369,454	5,409,953
50	1973	1,334,884,331	7,582,680	—	11,106,721	6,692,572
51	1974	1,656,525,696	9,870,951	—	14,054,386	8,865,258
52	1975	2,088,129,180	11,450,866	—	15,979,739	12,056,167
53	1976	2,406,649,720	15,787,211	—	20,437,305	11,809,793

¹ For the 31 original centres.

² Includes Sarnia as of January 1926.

³ Includes Sudbury as of September 1929.

⁴ Weyburn branches absorbed by Imperial Bank, May 1931.

⁵ Includes St. Catharines as of May 1941.

⁶ Includes St. John's as of April 1949.

⁷ Includes Cornwall as of May 1950.

TABLEAU 4. Chèques tirés sur des comptes personnels, par province,
pour 34 centres, 1924 à 1976

Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia — Colombie- Britannique	No
thousands of dollars — milliers de dollars						
8,132,989	11,209,398	4,278,120	538,550	1,095,063	1,725,164	1
8,475,226	11,236,044	4,233,746	632,911	1,090,001	1,842,246	2
9,909,471	11,998,344	3,927,571	689,731	1,218,301	1,959,833	3
12,643,907	14,641,811	4,055,853	743,343	1,276,392	2,053,056	4
14,912,653	17,312,295	5,249,005	910,241	1,790,395	2,496,774	5
16,483,667	18,543,768	4,851,266	1,022,008	2,008,968	2,922,782	6
13,137,059	15,044,340	3,762,742	910,891	1,580,347	2,322,471	7
10,550,074	13,376,841	3,319,620	664,902	1,213,516	1,805,800	8
7,766,200	11,258,872	3,172,024	660,046	965,136	1,502,839	9
8,567,070	13,027,438	4,825,470	606,164	982,720	1,491,590	10
9,449,712	14,919,504	4,709,123	650,422	977,695	1,625,968	11
8,977,530	13,876,626	4,658,459	693,420	6,093,517	1,672,462	12
10,938,647	15,778,680	4,688,840	720,522	1,096,157	2,075,358	13
11,568,422	15,939,149	3,020,053	651,832	1,155,136	2,098,109	14
9,965,182	13,810,063	2,689,273	716,791	1,166,320	1,937,051	15
9,820,400	13,618,490	3,473,377	788,489	1,216,364	2,020,284	16
9,973,062	15,384,403	3,889,320	822,019	1,407,068	2,137,113	17
11,068,667	18,214,189	4,065,871	870,884	1,654,890	2,427,146	18
12,751,094	22,136,164	3,941,724	981,039	1,799,614	2,840,883	19
15,373,882	24,681,702	5,670,636	1,185,079	2,344,249	3,297,405	20
17,222,287	26,902,945	7,076,502	1,670,459	2,741,479	3,735,622	21
19,309,333	31,543,362	7,027,004	1,661,752	2,873,408	4,416,364	22
20,749,359	30,401,956	6,470,545	1,617,174	3,036,961	5,367,594	23
22,919,908	30,433,876	7,495,755	1,998,253	3,359,728	6,539,916	24
23,689,832	33,381,605	8,509,485	2,131,747	3,961,078	7,043,620	25
24,732,489	36,469,081	9,331,934	2,412,447	4,750,145	7,540,592	26
29,106,858	43,146,167	9,114,640	2,541,150	5,631,916	8,446,567	27
32,728,719	47,046,957	10,550,812	2,782,549	6,241,572	9,945,579	28
35,494,561	52,717,444	11,689,816	3,259,811	7,857,888	11,111,011	29
38,139,426	59,073,781	12,259,036	3,718,559	9,041,687	11,786,823	30
42,853,001	65,614,572	11,601,654	3,471,274	9,082,397	11,956,325	31
47,931,768	71,973,467	11,485,787	3,554,015	9,969,112	12,812,854	32
57,635,781	84,580,094	13,970,893	4,148,700	12,586,890	15,231,473	33
60,153,468	92,469,361	13,640,549	4,609,553	13,810,325	16,621,306	34
63,318,151	92,468,361	15,860,889	5,190,676	13,438,592	16,244,464	35
70,466,037	117,852,353	17,158,347	5,568,012	15,078,069	17,626,917	36
80,114,229	125,319,948	19,080,829	6,122,078	15,464,261	18,018,609	37
87,213,839	134,719,363	21,130,709	6,666,735	17,743,454	20,433,555	38
97,851,664	149,812,492	21,191,394	7,268,003	19,842,103	23,089,746	39
108,813,868	162,200,060	26,495,606	7,770,546	22,511,693	25,069,589	40
126,978,357	191,639,223	27,283,724	8,194,773	25,565,565	29,372,078	41
144,586,126	219,777,367	30,921,496	8,929,481	28,452,416	33,646,743	42
161,890,942	234,460,197	33,714,561	11,166,623	30,701,882	38,057,010	43
172,342,463	257,011,586	35,371,753	12,758,519	35,243,313	41,281,302	44
180,967,485	286,109,924	34,183,866	14,065,635	41,907,512	46,638,961	45
194,298,992	347,670,054	36,435,874	14,684,497	47,591,214	56,840,073	46
209,288,301	403,838,278	39,896,960	16,302,853	51,708,835	57,413,455	47
232,281,965	463,437,596	43,166,257	16,657,450	53,490,202	64,994,234	48
270,785,797	544,756,827	47,800,111	17,162,377	60,007,401	78,726,888	49
328,719,288	721,327,251	59,161,477	20,311,038	77,987,271	101,996,033	50
433,121,617	841,985,153	81,405,401	24,260,195	109,513,989	133,448,746	51
539,737,648	1,082,033,951 ¹	93,584,659	29,108,820	140,134,737	163,995,593	52
639,638,516	1,206,787,422	105,140,002	34,763,820	178,013,238	194,272,413	53

1 Pour les 31 premiers centres.

2 Y compris Sarnia à partir de janvier 1926.

3 Y compris Sudbury à partir de septembre 1929.

4 Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

5 Y compris St. Catharines à partir de mai 1941.

6 Y compris St. John's à partir d'avril 1949.

7 Y compris Cornwall à partir de mai 1950.

TABLE 5. Cheques Cashied Against Individual Accounts, by Province,
for 50 Centres, 1953 to 1976

No.	Year — Année	Canada	Newfound- land — Terre- Neuve	Prince Edward Island — Île-du- Prince- Edouard	Nova Scotia — Nouvelle-Écosse	New Brunswick — Nouveau- Brunswick
		thousands of dollars — milliers de dollars				
1	1953	142,533,072	735,435	172,914	1,815,762	1,510,698
2	1954	153,192,527	702,227	456,946	1,897,226	1,535,270
3	1955	166,537,862	717,140	182,139	1,947,794	1,673,888
4	1956	198,376,666	794,683	209,651	2,243,423	1,936,442
5	1957	212,235,195	806,538	241,087	2,168,006	2,095,629
6	1958	228,173,165	866,665	228,326	2,319,544	2,172,835
7	1959	256,243,215	950,689	292,373	2,657,981	2,441,465
8	1960	277,810,037	1,032,441	327,348	2,917,016	2,608,843
9	1961	302,741,442	1,102,650	329,543	3,196,333	2,634,676
10	1962	335,798,492	1,283,264	327,536	3,579,589	2,742,422
11	1963	371,824,999	1,521,085	379,106	4,097,086	3,006,061
12	1964	430,263,557	1,854,507	440,293	4,433,310	3,378,390
13	1965	491,027,941	2,147,199	514,117	5,320,540	3,876,502
14	1966	537,826,117	2,684,823	588,446	6,487,030	4,382,395
15	1967	585,081,687	3,077,124	697,615	6,929,053	4,937,763
16	1968	636,698,635	4,212,773	725,810	7,536,897	5,033,402
17	1969	735,404,385	5,281,371	787,312	9,231,619	5,650,488
18	1970	817,910,483	6,217,484	827,012	9,851,489	5,843,822
19	1971	919,462,343	6,150,676	871,711	10,642,339	6,887,948
20	1972	1,065,933,245	6,701,299	969,533	11,499,124	7,689,848
21	1973	1,369,885,496	7,582,680	1,162,971	12,486,135	9,501,957
22	1974	1,698,779,734 ^r	9,870,951 ^r	1,468,619	15,672,306	12,170,127
23	1975	2,138,527,425 ^r	11,450,866	1,973,284	17,874,425	16,706,648
24	1976	2,469,599,223	15,787,211	2,099,733	22,385,083	17,597,447

TABLEAU 5. Chèques tirés sur les comptes individuels, par province,
pour 50 centes, 1953 à 1976

Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia — Colombie- Britannique	No
thousands of dollars — milliers de dollars						
39,466,251	62,025,907	12,259,036	3,718,559	9,041,687	11,786,823	1
44,193,052	68,296,156	11,601,654	3,471,274	9,082,397	11,956,325	2
49,377,931	74,817,192	11,485,797	3,554,015	9,969,112	12,812,854	3
59,290,641	87,963,870	13,970,893	4,148,700	12,586,890	15,231,473	4
61,877,111	96,365,091	13,640,549	4,609,553	13,810,325	16,621,306	5
65,162,965	106,688,209	15,860,889	5,190,676	13,438,592	16,244,464	6
72,341,669	122,127,693	17,158,347	5,568,012	15,078,069	17,626,917	7
82,129,559	130,109,053	19,080,829	6,122,078	15,464,261	18,018,609	8
89,510,663	139,993,124	21,130,709	6,666,735	17,743,454	20,433,555	9
100,435,754	156,038,681	21,191,394	7,268,003	19,842,103	23,089,746	10
111,635,747	169,338,480	26,495,606	7,770,546	22,511,693	25,069,589	11
130,186,675	199,554,242	27,283,724	8,194,773	25,565,565	29,372,078	12
148,165,614	229,053,833	30,921,496	8,929,481	28,452,416	33,646,743	13
165,757,599	244,285,748	33,714,561	11,166,623	30,701,882	38,057,010	14
177,754,008	267,031,237	35,371,753	12,758,519	35,243,313	41,281,302	15
185,383,684	297,010,095	34,183,866	14,065,635	41,907,512	46,638,961	16
199,376,448	359,525,489	36,435,874	14,684,497	47,591,214	56,840,073	17
215,068,885	414,779,688	39,896,960	16,302,853	51,708,835	57,413,455	18
238,416,802	478,184,724	43,166,257	16,657,450	53,490,202	64,994,234	19
276,603,783	558,772,881	47,800,111	17,162,377	60,007,401	78,726,888	20
335,717,900	743,978,034	59,161,477	20,311,038	77,987,271	101,996,033	21
442,228,606	868,740,794	81,405,401	24,260,195	109,513,989	133,448,746	22
549,834,039	1,113,864,354	93,584,659	29,108,820	140,134,737	163,995,593	23
651,093,998	1,248,446,278	105,140,002	34,763,820	178,013,238	194,272,413	24

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre

Year — Année	St. John's	Charlottetown	Glace Bay	Halifax	Sydney	Fredericton
thousands of dollars — milliers de dollars						
1924	—	—	—	249,103	—	—
1926	—	—	—	310,157	—	—
1929	—	—	—	425,488	—	—
1930	—	—	—	361,737	—	—
1932	—	—	—	257,988	—	—
1933	—	—	—	254,224	—	—
1935	—	—	—	310,052	—	—
1938	—	—	—	339,644	—	—
1939	—	—	—	381,827	—	—
1940	—	—	—	466,409	—	—
1941	—	—	—	532,366	—	—
1945	—	—	—	850,393	—	—
1946	—	—	—	870,735	—	—
1949	451,328 ¹	—	—	1,065,169	—	—
1950	531,314	—	—	1,186,546	—	—
1953	735,435	172,914	46,061	1,473,200	296,501	321,796
1955	717,140	182,139	43,508	1,627,402	276,884	394,544
1960	1,032,440	327,349	59,119	2,470,454	387,441	612,638
1961	1,102,650	329,543	61,115	2,765,782	369,436	626,421
1962	1,283,264	327,536	68,571	3,101,706	409,312	618,296
1963	1,521,085	379,106	73,042	3,557,104	466,940	678,496
1964	1,854,507	440,293	79,334	3,852,641	501,335	784,339
1965	2,147,199	514,117	87,724	4,649,283	583,533	1,005,742
1966	2,684,823	588,446	116,650	5,768,603	601,777	1,229,122
1967	3,077,124	697,615	135,008	6,182,636	611,409	1,484,791
1968	4,212,773	725,810	123,478	6,637,572	775,847	1,443,924
1969	5,281,371	787,312	152,378	8,180,766	898,475	1,640,173
1970	6,217,484	827,012	141,603	8,757,516	952,370	1,737,950
1971	6,150,676	871,711	143,868	9,472,273	1,026,198	2,133,065
1972	6,701,299	969,533	125,258	10,369,454	1,004,412	2,279,895
1973	7,582,680	1,162,971	141,987	11,106,721	1,237,427	2,809,385
1974	9,870,951	1,468,619	177,045	14,054,386	1,440,875	3,304,869
1975	11,450,866	1,973,284	203,040	15,979,739	1,691,646 ^r	4,650,481
1976	15,787,211	2,099,733	214,778	20,437,305	1,733,000	5,787,654

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Moncton	Saint John	Chicoutimi	Drummondville	Granby	Montréal
thousands of dollars — milliers de dollars						
1924	73,360	262,398	—	—	—	7,502,004
1926	80,081	214,502	—	—	—	7,765,597
1929	99,598	272,872	—	—	—	15,558,096
1930	101,018	245,596	—	—	—	12,271,207
1932	73,548	187,635	—	—	—	7,135,516
1933	72,568	154,222	—	—	—	7,943,786
1935	92,680	173,321	—	—	—	8,307,135
1938	108,144	191,895	—	—	—	9,005,746
1939	108,890	189,231	—	—	—	8,759,472
1940	131,874	226,207	—	—	—	8,714,457
1941	154,751	253,596	—	—	—	9,904,908
1945	257,724	445,474	—	—	—	17,486,994
1946	276,713	456,570	—	—	—	18,828,184
1949	383,935	511,976	—	—	—	22,037,125
1950	408,605	521,696	—	—	—	26,099,176
1953	508,736	680,166	228,306	137,053	164,561	34,178,607
1955	558,647	720,697	231,515	138,552	194,570	43,262,349
1960	703,300	1,292,907	311,046	219,749	264,465	73,203,832
1961	725,886	1,282,369	353,331	261,188	288,967	78,593,811
1962	771,911	1,352,215	410,722	302,054	326,628	88,211,663
1963	819,463	1,508,102	435,334	338,120	343,933	98,803,788
1964	887,873	1,706,178	540,000	397,678	402,607	116,379,368
1965	1,035,278	1,835,482	588,811	433,777	441,664	132,793,252
1966	1,075,397	2,077,876	618,846	432,734	475,060	149,105,805
1967	1,269,034	2,183,938	668,086	488,422	524,079	159,094,150
1968	1,453,887	2,135,591	792,531	532,465	541,342	163,784,505
1969	1,655,550	2,354,765	876,813	615,244	637,605	176,195,327
1970	1,621,304	2,484,568	933,179	837,332	791,475	187,895,615
1971	1,851,592	2,903,291	992,558	917,173	1,003,583	205,857,334
1972	2,219,530	3,190,423	1,090,461	768,785	907,097	238,059,245
1973	2,793,537	3,899,035	1,345,107	961,119	1,119,135	286,087,255
1974	3,653,739	5,211,519	1,941,062	1,056,280	1,445,667	374,598,780
1975	5,760,138	6,296,029	2,220,629	1,220,984	1,625,744	457,878,864
1976	5,285,802	6,523,991	2,490,290	1,387,504	1,706,094	548,486,609

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Québec	St-Hyacinthe	Shawinigan	Sherbrooke	Trois-Rivières	Valleyfield
thousands of dollars — milliers de dollars						
1924	533,784	—	—	97,201	—	—
1926	606,289	—	—	103,340	—	—
1929	788,144	—	—	137,427	—	—
1930	744,929	—	—	120,923	—	—
1932	560,687	—	—	69,997	—	—
1933	558,047	—	—	65,237	—	—
1935	606,964	—	—	63,431	—	—
1938	875,696	—	—	83,740	—	—
1939	977,213	—	—	83,715	—	—
1940	1,160,798	—	—	97,807	—	—
1941	1,050,000	—	—	113,759	—	—
1945	1,648,624	—	—	173,715	—	—
1946	1,722,534	—	—	198,641	—	—
1949	2,410,871	—	—	284,493	—	—
1950	2,695,920	—	—	311,762	—	—
1953	3,535,148	185,679	131,875	425,671	382,619	96,732
1955	4,220,648	209,777	139,637	448,771	421,428	110,684
1960	6,285,281	325,315	181,320	625,117	567,905	145,529
1961	7,912,527	399,630	200,016	707,501	638,830	154,862
1962	8,818,728	461,038	215,616	821,273	690,900	177,132
1963	9,092,942	522,825	227,554	917,138	770,127	183,986
1964	9,564,067	591,714	255,496	1,034,922	818,489	202,334
1965	10,599,128	652,935	288,676	1,193,746	945,919	227,706
1966	11,549,732	731,092	286,129	1,235,405	1,052,573	270,223
1967	13,248,373	705,185	280,425	1,400,594	1,056,825	287,869
1968	15,671,370	790,693	304,746	1,511,610	1,146,373	308,049
1969	16,415,280	919,870	348,342	1,688,385	1,315,293	364,289
1970	19,607,462	981,207	355,883	1,785,224	1,530,056	351,452
1971	24,396,066	1,184,023	344,938	2,028,565	1,313,820	378,742
1972	30,724,156	1,091,106	368,582	2,007,396	1,171,183	420,772
1973	39,967,844	1,273,914	401,002	2,664,189	1,366,095	532,240
1974	55,929,746	1,553,071	480,879	2,593,091	1,960,414	669,616
1975	78,894,510	1,867,410	529,373	2,964,274	1,898,151	734,100
1976	87,696,610	2,382,447	587,616	3,455,297	2,058,492	843,039

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Brantford	Chatham	Cornwall	Fort William ²	Guelph	Hamilton
thousands of dollars — milliers de dollars						
1924	85,523	83,844	—	94,544	—	551,819
1926	104,344	78,114	—	93,313	—	625,861
1929	166,590	112,271	—	102,157	—	909,896
1930	126,814	95,459	—	78,029	—	831,840
1932	85,438	71,625	—	55,336	—	526,944
1933	80,403	64,148	—	47,791	—	460,728
1935	94,185	79,902	—	50,202	—	559,389
1938	109,468	103,273	—	68,128	—	625,033
1939	107,115	102,262	—	67,033	—	644,432
1940	133,917	114,927	—	81,267	—	837,849
1941	163,478	124,725	—	110,016	—	1,105,198
1945	253,507	171,783	—	171,657	—	1,360,760
1946	269,744	185,638	—	185,151	—	1,460,389
1949	435,843	315,369	—	225,287	—	2,124,307
1950	422,414	346,209	104,524 ³	248,218	—	2,369,330
1953	522,688	433,439	200,421	311,696	280,724	3,409,586
1955	529,527	425,388	292,899	354,324	290,302	3,556,485
1960	688,254	655,467	406,526	454,425	439,128	5,730,223
1961	693,833	654,195	455,088	483,450	464,919	5,988,206
1962	791,851	665,473	476,467	500,329	514,090	6,709,167
1963	855,872	756,246	519,027	544,409	580,360	7,429,937
1964	921,946	868,547	609,142	583,174	637,564	8,570,766
1965	1,037,147	932,891	684,950	678,252	746,659	9,968,268
1966	1,229,858	997,126	864,691	767,934	810,868	10,734,804
1967	1,538,214	1,153,382	854,930	809,191	972,781	10,882,411
1968	1,453,105	1,307,569	883,854	748,861	1,081,339	12,293,037
1969	1,569,803	1,403,253	1,064,134	887,569	1,192,692	14,877,229
1970	1,785,387	1,560,325	999,264	..	1,199,477	15,484,281
1971	1,734,427	2,429,682	1,093,852	..	1,344,384	16,928,597
1972	1,966,049	3,235,953	1,177,124	..	1,627,043	17,335,918
1973	2,572,036	3,190,927	1,236,573	..	2,079,556	21,948,165
1974	3,170,916	4,740,885	1,627,532	..	2,793,019	27,388,829
1975	3,547,314	5,943,811	1,521,999	..	2,748,055	32,453,937
1976	4,364,017	7,541,476	1,790,783	..	3,203,187	34,498,706

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Kingston	Kitchener	London	Niagara Falls	Oshawa	Ottawa
	thousands of dollars — milliers de dollars					
1924	63,623	95,723	265,782	—	—	1,957,362
1926	64,841	107,791	294,439	—	—	1,868,015
1929	83,877	159,266	424,804	—	—	2,001,695
1930	79,797	139,514	408,176	—	—	1,904,805
1932	55,086	92,267	315,953	—	—	1,579,528
1933	51,473	93,146	299,130	—	—	1,339,009
1935	55,637	114,191	362,319	—	—	1,444,158
1938	71,213	141,032	389,223	—	—	1,203,891
1939	72,712	145,302	385,769	—	—	1,266,268
1940	92,307	174,499	441,622	—	—	2,191,384
1941	105,515	218,415	497,465	—	—	3,334,459
1945	179,186	324,491	819,217	—	—	7,810,893
1946	205,648	363,577	871,612	—	—	5,170,463
1949	241,454	494,709	1,181,503	—	—	4,040,899
1950	273,225	536,279	1,391,712	—	—	4,140,137
1953	341,335	765,741	1,973,402	483,575	1,279,365	4,588,480 ⁴
1955	419,088	817,143	2,055,088	492,185	1,187,659	3,267,768 ⁴
1960	520,401	1,268,458	3,438,475	524,104	2,403,255	5,428,618 ⁴
1961	561,700	1,321,571	3,728,758	520,090	2,866,512	5,923,469 ⁴
1962	627,367	1,580,719	4,184,759	583,748	3,594,666	6,765,125 ⁴
1963	709,932	1,796,074	4,759,177	614,568	4,273,812	7,472,755 ⁴
1964	809,636	2,006,150	5,763,605	686,661	4,818,992	8,601,107 ⁴
1965	940,493	2,322,531	7,062,318	862,986	5,750,542	8,687,423 ⁴
1966	1,019,805	2,764,606	7,234,046	951,241	5,933,947	9,624,047 ⁴
1967	1,104,544	2,871,119	7,866,449	956,857	5,914,578	12,363,375 ⁴
1968	1,253,610	3,279,098	8,488,986	970,326	6,550,238	13,090,133 ⁴
1969	1,448,269	4,107,962	9,540,367	1,056,634	7,146,531	14,705,592 ⁴
1970	1,496,145	4,237,706	10,272,665	1,107,274	5,746,732	15,386,126 ⁴
1971	1,683,604	4,626,746	11,671,346	1,111,849	8,651,600	18,309,177 ⁴
1972	1,818,886	5,192,030	13,765,435	1,221,412	8,694,246	20,365,185 ⁴
1973	2,169,193	6,447,658	16,887,429	1,522,608	11,518,022	23,108,386 ⁴
1974	2,666,718	7,875,556	21,301,385	1,706,643	14,689,196	27,971,471 ⁴
1975	3,288,570	9,082,502	24,939,943	1,596,864	17,164,346	32,676,364 ⁴
1976	3,590,246	9,892,778	27,301,658	2,163,060	19,006,928	39,130,494

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued
TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Peter- borough	Port Arthur ²	St. Catharines	Sarnia	Sault Ste. Marie	Sudbury
	thousands of dollars — milliers de dollars					
1924	69,005	—	—	—	—	—
1926	76,226	—	—	96,816	—	—
1929	93,245	—	—	146,820	—	34,617
1930	84,633	—	—	124,524	—	87,110
1932	55,427	—	—	95,059	—	40,330
1933	49,089	—	—	86,379	—	41,886
1935	60,023	—	—	69,145	—	55,596
1938	70,269	—	—	75,490	—	84,716
1939	70,496	—	—	76,490	—	85,812
1940	90,582	—	—	79,517	—	90,336
1941	114,548	—	140,740	105,820	—	96,813
1945	166,315	—	241,951	231,194	—	127,466
1946	197,281	—	253,814	244,695	—	153,373
1949	279,740	—	379,037	310,463	—	267,191
1950	308,157	—	444,389	339,484	—	290,184
1953	365,075	267,103	632,551	433,419	485,198	434,357
1955	380,474	264,472	683,521	476,917	452,581	497,174
1960	588,320	381,793	861,905	631,965	849,716	650,352
1961	566,260	398,863	959,735	701,576	820,240	711,292
1962	615,616	401,141	1,089,736	761,867	904,898	792,746
1963	696,514	439,543	1,162,836	745,363	993,783	812,918
1964	850,500	480,042	1,504,844	760,770	1,019,060	838,983
1965	927,069	569,623	1,796,657	888,766	1,058,707	973,684
1966	1,071,951	592,461	2,020,306	1,094,866	1,149,027	1,095,945
1967	1,217,405	647,129	2,123,929	1,253,850	1,178,571	1,274,936
1968	1,209,206	684,743	2,261,310	1,427,132	1,242,601	1,477,068
1969	1,230,405	795,462	2,421,445	1,559,025	1,228,557	1,698,729
1970	1,266,631	892,601	2,262,528	1,538,798	2,440,059	1,937,429
1971	1,339,532	..	2,524,045	1,651,158	3,139,508	2,239,210
1972	1,447,390	..	2,719,899	1,723,631	1,925,422	2,337,870
1973	1,692,647	..	3,154,779	2,015,778	6,091,621	2,475,438
1974	2,072,940	..	3,778,119	2,622,763	5,008,439	2,643,897
1975	2,362,713	..	4,444,613	3,226,521	7,213,588	3,205,476
1976	2,783,144	..	8,842,139	4,169,187	13,589,043	3,399,214

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Thunder Bay ²	Timmins	Toronto	Windsor	Brandon	Winnipeg
thousands of dollars — milliers de dollars						
1924	—	—	7,659,055	283,118	48,518	4,229,602
1926	—	—	8,209,524	379,060	50,323	3,877,248
1929	—	—	13,714,209	594,321	62,315 ^F	4,788,951
1930	—	—	10,654,984	428,655	50,606	3,712,136
1932	—	—	8,066,205	215,674	33,569	3,138,455
1933	—	—	10,221,688	192,658	27,283	4,798,187
1935	—	—	10,642,516	289,363	25,666	4,632,793
1938	—	—	10,428,036	440,291	32,847	2,656,426
1939	—	—	10,173,867	420,932	33,812	3,439,565
1940	—	—	10,510,503	545,693	41,907	3,847,413
1941	—	—	11,354,827	742,770	54,555	4,011,316
1945	—	—	18,760,600	924,342	90,944	6,936,060
1946	—	—	19,907,026	933,545	104,140	6,366,405
1949	—	—	24,712,386	1,460,893	145,757	9,186,177
1950	—	—	30,276,045	1,655,861	154,493	8,960,147
1953	—	156,161	42,579,170	2,082,420	186,064	12,072,972
1955	—	156,546	55,628,553	2,589,098	191,766	11,294,021
1960	—	191,111	101,652,499	2,344,058	255,007	18,825,822
1961	—	203,137	109,570,868	2,399,362	269,028	20,861,681
1962	—	227,646	121,733,430	2,517,840	271,465	20,919,929
1963	—	236,354	130,999,231	2,939,769	289,517	26,206,089
1964	—	272,200	155,418,798	3,531,255	328,967	26,954,757
1965	—	287,949	178,642,251	4,234,667	322,078	30,599,418
1966	—	388,007	188,901,897	5,038,315	401,616	33,312,945
1967	—	349,735	205,975,596	5,722,255	497,111	34,874,642
1968	—	370,924	230,701,009	6,235,946	537,494	33,646,372
1969	—	435,559	284,035,312	7,120,960	531,444	35,904,430
1970	1,888,555	447,868	336,567,159	7,155,279	546,946	39,350,014
1971	2,359,606	499,787	387,036,643	7,809,971	610,258	42,555,999
1972	2,442,856	547,931	460,485,009	8,743,592	729,440	47,070,671
1973	2,807,134	622,591	621,392,070	11,045,423	794,562	58,366,915
1974	3,435,648	929,905	719,525,626	12,791,307	992,948	80,412,453
1975	3,966,255	1,229,403	938,561,392	14,690,688	1,165,824	92,418,835
1976	4,741,570	1,446,615	1,040,413,731	16,578,302	1,355,679	103,784,323

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Continued
TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Moose Jaw	Prince Albert	Regina	Saskatoon	Weyburn branches (succursales)	Calgary
thousands of dollars — milliers de dollars						
1924	97,033	24,529	299,873	117,115	33,043	638,162
1926	110,068	28,606	404,126	146,931	49,982	717,870
1929	128,435	39,151	630,265	224,157	40,564	1,253,616
1930	112,898	32,682	570,767	194,544	25,100	898,428
1932	61,063	21,124	462,875	114,984	—	513,557
1933	48,698	17,845	439,592	100,029	—	557,892
1935	53,873	24,435	505,053	110,059	—	616,830
1938	68,604	25,789	507,533	114,865	—	650,667
1939	83,326	27,798	555,512	121,853	—	661,676
1940	89,421	33,392	558,938	140,268	—	764,330
1941	103,733	45,346	561,115	160,690	—	923,983
1945	173,807	84,700	1,111,542	291,703	—	1,523,535
1946	185,850	104,870	977,252	349,202	—	1,602,017
1949	248,493	133,323	1,565,140	465,491	—	2,507,518
1950	248,526	140,422	1,640,420	511,782	—	2,870,682
1953	319,040	175,350	2,482,736	741,433	—	5,020,506
1955	295,193	155,490	2,395,123	708,209	—	5,415,909
1960	407,835	235,304	4,377,349	1,101,592	—	8,773,941
1961	379,010	247,306	4,869,831	1,170,588	—	10,326,214
1962	422,339	253,269	5,326,695	1,265,700	—	11,415,990
1963	424,312	257,849	5,727,082	1,361,303	—	12,291,349
1964	441,559	275,287	5,926,437	1,551,490	—	14,070,305
1965	475,891	296,308	6,323,104	1,834,178	—	15,495,880
1966	567,925	322,877	7,886,732	2,389,089	—	16,474,804
1967	425,698	393,465	9,036,179	2,903,177	—	18,430,118
1968	431,455	451,454	10,114,316	3,068,410	—	22,356,723
1969	443,314	488,525	10,469,343	3,283,315	—	25,470,161
1970	419,306	489,757	12,309,253	3,084,537	—	28,896,068
1971	455,166	541,733	12,463,808	3,196,743	—	29,754,338
1972	506,195	648,165	12,647,496	3,360,521	—	33,402,603
1973	626,053	704,566	14,759,218	4,221,201	—	42,347,970
1974	738,280	834,671	17,748,431	4,938,813	—	62,325,391
1975	888,134	953,761	21,491,131	5,775,794	—	77,126,848
1976	1,053,425	1,145,627	25,442,015	7,122,753	—	102,379,679

TABLE 6. Cheques Cashed Against Individual Accounts, by Centre — Concluded

TABLEAU 6. Chèques tirés sur des comptes personnels, par centre — fin

Year — Année	Edmonton	Lethbridge	Medicine Hat	New Westminster ⁵	Vancouver ⁵	Victoria
thousands of dollars — milliers de dollars						
1924	343,501	58,855	54,545	59,364	1,409,852	255,948
1926	398,021	67,395	35,705	77,071	1,553,257	329,505
1929	603,872	97,221	54,259	105,356	2,365,679	451,747
1930	570,300	73,732	37,887	93,832	1,812,724	415,915
1932	393,432	37,069	21,078	51,107	1,190,464	261,268
1933	366,411	36,911	21,506	47,214	1,207,250	237,126
1935	400,420	48,945	27,322	59,819	1,349,924	262,719
1938	430,271	57,228	28,154	73,791	1,546,113	316,967
1939	470,279	56,702	27,707	78,648	1,587,410	354,226
1940	553,324	56,707	32,707	92,379	1,673,283	371,451
1941	620,647	67,723	42,537	110,027	1,905,073	412,046
1945	1,165,857	118,735	65,281	199,962	3,615,096	601,306
1946	1,213,183	146,971	74,790	226,076	4,354,230	787,288
1949	1,893,297	246,490	102,840	319,812	6,157,068	1,063,712
1950	2,371,402	284,388	105,444	401,104	6,901,612	1,143,851
1953	3,514,626	349,470	157,085	554,710	9,790,943	1,441,170
1955	4,051,761	354,899	146,543	673,632	10,398,019	1,741,203
1960	5,975,975	488,953	225,390	863,876	14,653,833	2,500,900
1961	6,672,384	501,226	243,630	—	17,766,910	2,666,645
1962	7,550,912	580,068	295,133	—	19,602,381	3,487,365
1963	9,311,561	616,173	292,610	—	21,679,909	3,389,680
1964	10,541,712	643,859	309,689	—	25,239,274	4,132,804
1965	11,937,495	695,785	323,256	—	29,323,153	4,323,590
1966	13,046,914	808,376	371,788	—	33,171,639	4,885,371
1967	15,492,153	922,236	398,806	—	35,223,762	6,057,540
1968	18,021,245	1,088,964	440,580	—	40,316,936	6,332,025
1969	20,419,917	1,213,452	487,684	—	49,414,299	7,425,774
1970	21,106,965	1,233,107	472,695	—	50,153,771	7,259,684
1971	21,845,007	1,353,101	537,756	—	56,335,442	8,658,792
1972	24,487,009	1,532,404	585,385	—	68,766,823	9,960,065
1973	33,030,660	1,909,007	699,634	—	89,332,460	12,663,573
1974	43,929,823	2,367,326	891,449	—	113,258,858	20,189,888
1975	59,241,938	2,731,879	1,034,072	—	133,137,350	30,858,243
1976	71,065,750	3,154,597	1,413,212	—	161,425,969	32,846,444

¹ Estimate. — Estimées.² Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — Fort William s'est joint à Port Arthur en janvier 1970 pour former le centre de compensation de Thunder Bay. Afin de préserver la continuité des chiffres des 35 premiers centres, on a appliqué à Thunder Bay la relation existant en 1969 afin d'arriver aux chiffres de Fort William.³ Eight months. — Huit mois.⁴ Excludes some items reported in preceding years. — À l'exclusion de certains détails déclarés les années précédentes.⁵ New Westminster included in Vancouver as of 1961. — New Westminster est compris dans Vancouver à partir de 1961.

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976

	Newfoundland — Terre-Neuve		Prince Edward Island Île-du-Prince-Édouard	
	St. John's		Charlottetown	
	1975	1976	1975	1976
	thousands of dollars — milliers de dollars			
January — Janvier	787,758	1,268,046	152,189	174,147
February — Février	707,817	951,667	129,607	180,101
March — Mars	977,296	1,231,381	156,828	175,195
April — Avril	648,193	1,212,242	140,303	161,648
May — Mai	941,760	1,366,253	128,979	175,988
June — Juin	1,080,243	1,144,557	154,880	201,601
July — Juillet	849,572	1,559,727	175,708	170,770
August — Août	855,269	1,477,275	168,363	174,828
September — Septembre	949,589	1,484,484	178,265	180,261
October — Octobre	945,676	1,375,094	188,617	168,382
November — Novembre	1,022,892	1,263,873	181,898	175,609
December — Décembre	1,684,801	1,452,612	217,647	161,203
Total	11,450,866	15,787,211	1,973,284	2,099,733
Nova Scotia — Nouvelle-Écosse				
	Glace Bay		Halifax	
	1975	1976	1975	1976
	thousands of dollars — milliers de dollars			
	1975	1976	1975	1976
January — Janvier	14,692	19,541	1,332,088	1,472,187
February — Février	14,204	16,577	1,234,131	1,379,988
March — Mars	15,132	17,213	1,262,217	1,768,301
April — Avril	15,806	16,071	1,367,150	1,493,496
May — Mai	16,283	17,809	1,284,647	1,531,951
June — Juin	19,095	19,454	1,305,769	1,523,114
July — Juillet	18,325	18,984	1,257,254	2,221,646
August — Août	16,182	19,198	1,302,840	1,920,491
September — Septembre	18,714	17,216	1,427,022	1,704,513
October — Octobre	17,493	16,437	1,318,789	1,805,353
November — Novembre	15,843	17,913	1,283,167	1,922,496
December — Décembre	21,271	18,365	1,604,665	1,693,769
Total	203,040	214,778	15,979,739	20,437,305
	Sydney		Total — 3 centres	
	1975	1976	1975	1976
	thousands of dollars — milliers de dollars			
	1975	1976	1975	1976
January — Janvier	126,535	159,318	1,473,315	1,651,046
February — Février	118,980	141,230	1,373,453	1,537,795
March — Mars	119,972	154,137	1,397,321	1,939,651
April — Avril	150,831	159,658	1,533,787	1,669,225
May — Mai	137,661	148,037	1,438,591	1,697,797
June — Juin	143,364	142,720	1,468,228	1,685,288
July — Juillet	144,999	141,998	1,420,578	2,382,628
August — Août	120,000	144,603	1,439,022	2,089,292
September — Septembre	139,309	126,253	1,585,045	1,847,982
October — Octobre	134,223	135,469	1,470,505	1,957,259
November — Novembre	189,005	120,105	1,488,015	2,060,514
December — Décembre	166,767	159,472	1,792,703	1,871,606
Total	1,691,646	1,733,000	17,880,563	22,385,083

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 — Continued
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 — suite

		New Brunswick — Nouveau-Brunswick					
		Fredericton		Moncton			
		1975	1976	1975	1976		
		thousands of dollars — milliers de dollars					
January — Janvier	428,760	475,830	351,865	559,237			
February — Février	348,005	423,935	316,071	602,505			
March — Mars	314,564	466,593	449,889	609,699			
April — Avril	358,132	478,856	370,901	549,966			
May — Mai	390,844	591,873	565,840	558,181			
June — Juin	514,848	464,997	523,124	610,947			
July — Juillet	364,855	472,347	454,920	330,737			
August — Août	349,248	497,171	407,971	297,111			
September — Septembre	396,269	480,155	544,272	287,716			
October — Octobre	457,551	464,746	514,810	283,847			
November — Novembre	358,411	478,948	646,437	299,599			
December — Décembre	368,994	492,203	614,038	296,257			
Total	4,650,481	5,787,654	5,760,138	5,285,802			
		Saint John		Total — 3 centres			
		1975	1976	1975	1976		
		thousands of dollars — milliers de dollars					
January — Janvier	512,412	472,937	1,293,037	1,508,004			
February — Février	449,009	460,723	1,113,085	1,487,163			
March — Mars	492,951	539,724	1,257,404	1,616,016			
April — Avril	496,999	540,180	1,226,032	1,569,002			
May — Mai	511,794	532,081	1,468,478	1,682,135			
June — Juin	525,673	562,960	1,563,645	1,638,904			
July — Juillet	568,356	515,503	1,388,131	1,318,587			
August — Août	448,309	524,467	1,205,528	1,318,749			
September — Septembre	559,392	574,671	1,499,933	1,342,542			
October — Octobre	614,984	609,561	1,587,345	1,358,154			
November — Novembre	530,605	582,084	1,535,453	1,360,631			
December — Décembre	585,545	609,100	1,568,577	1,397,560			
Total	6,296,029	6,523,991	16,706,648	17,597,447			
		Québec					
		Chicoutimi		Drummondville		Granby	
		1975	1976	1975	1976	1975	1976
		thousands of dollars — milliers de dollars					
January — Janvier	173,242	151,994	88,292	100,077	125,777	123,760	
February — Février	167,673	156,087	81,978	103,664	111,654	119,937	
March — Mars	179,001	241,790	83,623	110,502	110,080	135,433	
April — Avril	198,872	214,075	96,295	115,826	130,970	133,170	
May — Mai	208,519	237,234	101,775	111,828	127,661	155,545	
June — Juin	190,284	239,173	101,124	113,643	142,784	160,704	
July — Juillet	201,692	195,266	99,468	119,627	166,580	147,853	
August — Août	182,313	222,343	99,816	112,035	144,214	147,649	
September — Septembre	177,851	200,767	113,387	119,334	147,435	143,899	
October — Octobre	193,102	193,612	117,363	113,426	140,886	139,864	
November — Novembre	172,478	234,582	107,187	134,125	128,179	160,500	
December — Décembre	175,602	203,367	130,676	133,417	149,524	137,780	
Total	2,220,629	2,490,290	1,220,984	1,387,504	1,625,744	1,706,094	

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 — Continued
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 — suite

		Québec — Concluded — fin					
		Montréal		Québec			
		1975	1976	1975	1976		
		thousands of dollars — milliers de dollars					
January — Janvier	33,661,418	39,874,639	7,707,710	10,802,784			
February — Février	33,134,020	39,317,009	4,770,040	7,011,965			
March — Mars	34,287,346	44,177,597	6,801,999	6,753,891			
April — Avril	38,804,429	42,528,846	5,558,361	7,410,860			
May — Mai	38,215,478	43,647,146	5,899,785	7,528,622			
June — Juin	38,625,509	48,562,870	7,736,292	8,040,368			
July — Juillet	39,975,915	46,549,460	7,283,360	7,299,254			
August — Août	38,143,694	44,978,044	8,923,938	8,096,575			
September — Septembre	38,218,452	46,566,633	6,096,419	5,813,588			
October — Octobre	42,167,830	43,981,604	5,244,058	6,292,038			
November — Novembre	38,581,524	53,168,599	7,312,702	6,585,677			
December — Décembre	44,063,249	55,134,162	5,559,846	6,060,988			
Total	457,878,864	548,486,609	78,894,510	87,696,610			
		St-Hyacinthe		Shawinigan		Sherbrooke	
		1975	1976	1975	1976	1975	1976
		thousands of dollars — milliers de dollars					
January — Janvier	142,442	174,634	40,180	45,253	237,956	235,150	
February — Février	130,344	161,556	42,084	52,916	213,209	231,965	
March — Mars	137,435	181,883	39,067	46,198	204,411	265,161	
April — Avril	135,242	173,036	41,423	40,030	237,386	283,781	
May — Mai	157,964	212,583	47,309	52,142	237,814	304,546	
June — Juin	159,597	204,525	40,873	50,784	251,136	327,593	
July — Juillet	147,341	184,402	49,568	46,169	264,100	280,795	
August — Août	139,058	178,411	42,026	44,414	222,574	290,751	
September — Septembre	157,871	208,924	46,084	46,013	269,272	290,942	
October — Octobre	190,388	243,231	47,102	46,092	261,507	284,460	
November — Novembre	164,667	226,146	42,588	61,878	265,016	329,146	
December — Décembre	205,061	233,116	51,069	55,727	299,893	331,007	
Total	1,867,410	2,382,447	529,373	587,616	2,964,274	3,455,297	
		Trois-Rivières		Valleyfield		Total — 10 centres	
		1975	1976	1975	1976	1975	1976
		thousands of dollars — milliers de dollars					
January — Janvier	139,652	156,174	53,694	59,702	42,370,363	51,724,167	
February — Février	140,885	142,577	51,973	56,070	38,843,860	47,353,746	
March — Mars	141,661	168,754	51,914	66,453	42,036,537	52,147,662	
April — Avril	151,095	174,316	58,182	66,810	45,412,255	51,140,750	
May — Mai	162,979	188,048	66,615	76,075	45,225,899	52,513,769	
June — Juin	159,872	184,977	66,224	77,118	47,473,695	57,961,755	
July — Juillet	175,317	166,935	64,884	72,162	48,428,225	55,061,923	
August — Août	138,633	177,404	56,494	68,258	48,092,760	54,315,884	
September — Septembre	179,985	166,889	64,208	70,247	45,470,964	53,627,236	
October — Octobre	158,994	159,552	65,027	67,142	48,586,257	51,521,021	
November — Novembre	153,388	184,463	63,386	80,080	46,991,115	61,165,196	
December — Décembre	195,690	188,403	71,499	82,922	50,902,109	62,560,889	
Total	1,898,151	2,058,492	734,100	843,039	549,834,039	651,093,998	

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 - Continued
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 - suite

	Ontario					
	Brantford		Chatham		Cornwall	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	322,575	392,352	658,016	581,437	115,454	130,471
February - Février	246,352	323,682	439,610	545,227	99,339	118,748
March - Mars	276,153	375,466	432,268	715,134	108,691	149,519
April - Avril	298,170	369,448	462,219	480,827	125,386	153,471
May - Mai	291,093	354,549	290,313	433,577	124,652	145,883
June - Juin	301,243	387,050	333,721	505,986	131,686	168,005
July - Juillet	288,948	366,242	498,710	608,070	140,974	165,990
August - Août	257,281	362,449	541,330	582,058	117,301	140,107
September - Septembre	284,489	346,922	590,257	657,047	140,016	143,377
October - Octobre	300,891	340,372	513,052	724,758	134,144	148,245
November - Novembre	291,350	412,694	539,772	804,364	130,302	163,068
December - Décembre	388,769	382,791	644,543	902,991	154,054	163,899
Total	3,547,314	4,364,017	5,943,811	7,541,476	1,521,999	1,790,783
	Guelph		Hamilton		Kingston	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	257,895	244,842	2,454,934	2,472,902	258,987	299,506
February - Février	192,967	203,840	2,256,751	2,501,281	203,193	256,860
March - Mars	213,932	225,780	2,361,613	2,866,347	211,162	278,932
April - Avril	248,811	216,261	2,786,884	3,179,130	306,899	269,659
May - Mai	211,925	243,836	2,734,639	3,003,714	274,915	300,985
June - Juin	243,375	260,396	2,725,295	3,137,856	246,441	288,182
July - Juillet	226,168	274,191	2,911,315	2,969,783	300,860	306,013
August - Août	183,763	263,607	2,679,698	3,058,776	234,933	292,387
September - Septembre	235,972	291,006	2,912,849	2,725,364	298,689	317,297
October - Octobre	229,503	256,738	2,839,339	2,626,967	329,507	338,617
November - Novembre	228,519	382,148	2,819,331	2,914,027	300,885	315,356
December - Décembre	275,225	340,542	2,971,289	3,042,559	322,099	326,452
Total	2,748,055	3,203,187	32,453,937	34,498,706	3,288,570	3,590,246
	Kitchener		London		Niagara Falls	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	701,364	715,327	2,304,089	2,098,379	128,338	154,728
February - Février	561,967	724,776	1,773,709	1,797,319	90,197	143,066
March - Mars	644,540	845,038	1,789,246	2,234,076	108,486	162,202
April - Avril	702,111	896,590	2,131,146	2,132,459	120,247	164,214
May - Mai	801,945	982,417	2,129,842	2,271,101	117,654	169,892
June - Juin	768,890	947,585	2,261,136	2,416,507	132,920	183,683
July - Juillet	828,163	827,813	2,128,009	2,294,212	156,375	198,065
August - Août	702,446	819,220	1,823,731	2,210,949	133,658	195,150
September - Septembre	781,433	675,341	2,045,178	2,359,979	144,674	202,349
October - Octobre	808,523	710,614	2,057,928	2,368,417	148,739	183,895
November - Novembre	782,253	862,717	2,060,580	2,403,380	128,277	201,961
December - Décembre	998,867	885,340	2,435,349	2,714,880	187,299	203,855
Total	9,082,502	9,892,778	24,939,943	27,301,658	1,596,864	2,163,060

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 - Continued
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 - suite

	Ontario - Continued - suite					
	Oshawa		Ottawa		Peterborough	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	1,309,769	1,531,016	2,708,997	2,907,246	156,264	248,903
February - Février	850,821	1,216,673	2,229,089	2,882,282	139,003	171,029
March - Mars	1,077,186	1,412,856	2,345,168	3,479,742	169,124	201,718
April - Avril	1,468,432	1,769,922	2,699,282	3,080,243	180,736	203,901
May - Mai	1,428,361	1,509,947	2,659,889	2,918,691	205,273	225,384
June - Juin	1,428,027	1,524,658	3,033,970	2,916,298	204,007	277,753
July - Juillet	1,510,256	1,561,335	3,245,067	3,547,427	257,491	211,681
August - Août	1,344,321	1,314,696	2,651,247	3,883,290	192,337	207,074
September - Septembre	1,106,914	1,172,435	2,911,730	3,078,065	216,897	347,494
October - Octobre	1,712,175	2,444,806	2,893,890	3,191,781	213,245	224,499
November - Novembre	1,834,560	1,532,359	2,104,978	3,653,999	188,594	232,801
December - Décembre	2,093,524	2,016,225	3,193,057 ^r	3,591,430	239,742	230,907
Total	17,164,346	19,006,928	32,676,364^r	39,130,494	2,362,713	2,783,144
	St. Catharines		Sarnia		Sault Ste. Marie	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
	thousands of dollars - milliers de dollars					
January - Janvier	345,159	450,601	264,033	318,714	324,770	1,075,268
February - Février	299,268	501,340	194,273	275,832	283,131	1,270,043
March - Mars	320,673	1,087,508	228,723	311,698	575,387	1,547,668
April - Avril	370,084	1,050,879	228,858	305,053	483,927	1,268,025
May - Mai	375,614	1,080,595	264,143	336,306	422,035	676,237
June - Juin	375,990	665,564	262,191	410,494	367,280	600,593
July - Juillet	402,012	408,223	245,501	362,789	421,147	799,704
August - Août	347,268	613,476	276,660	383,632	550,827	933,081
September - Septembre	382,326	602,763	284,605	339,309	787,426	1,028,896
October - Octobre	386,785	598,188	314,471	313,027	1,075,420	1,117,492
November - Novembre	347,270	759,605	265,348	391,114	785,078	1,445,962
December - Décembre	492,164	1,023,397	397,715	421,219	1,137,160	1,826,074
Total	4,444,613	8,842,139	3,226,521	4,169,187	7,213,588	13,589,043
	Sudbury		Thunder Bay		Timmins	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
	thousands of dollars - milliers de dollars					
January - Janvier	226,464	263,164	338,867	343,430	76,387	103,573
February - Février	205,664	243,757	268,693	307,635	84,989	97,740
March - Mars	227,228	263,022	290,249	342,216	91,571	110,963
April - Avril	256,564	277,137	309,915	383,739	94,965	115,099
May - Mai	265,423	266,555	307,356	371,245	107,924	128,769
June - Juin	286,913	316,319	331,056	424,416	114,183	130,213
July - Juillet	271,003	302,521	361,454	432,807	119,634	132,545
August - Août	281,027	276,201	313,241	384,151	102,424	118,895
September - Septembre	290,292	292,728	337,966	416,490	101,356	125,160
October - Octobre	287,229	278,568	368,999	410,310	111,228	119,708
November - Novembre	296,902	302,244	346,072	446,968	98,678	129,021
December - Décembre	310,767	316,998	392,387	478,163	126,064	134,879
Total	3,205,476	3,399,214	3,966,255	4,741,570	1,229,403	1,446,565

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 - Continued
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 - suite

	Ontario - Concluded - fin					
	Toronto		Windsor		Total - 20 centres	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	75,533,913	84,479,535	1,100,778	1,262,656	89,587,053	100,024,050
February - Février	67,463,922	78,343,342	1,050,668	1,117,248	78,933,606	93,041,720
March - Mars	74,035,844	86,058,782	1,140,706	1,458,299	86,647,950	104,126,966
April - Avril	79,304,267	83,261,527	1,355,247	1,553,635	93,934,150	101,131,219
May - Mai	79,619,189	83,094,669	1,272,346	1,412,889	93,904,531	99,927,241
June - Juin	76,474,427	91,978,026	1,170,995	1,579,675	91,193,746	109,119,259
July - Juillet	81,799,378	91,155,764	1,185,563	1,305,373	97,298,028	108,230,598
August - Août	70,887,869	84,962,284	1,040,705	1,217,406	84,662,067	102,218,889
September - Septembre	77,643,929	84,779,187	1,226,265	1,509,037	92,723,263	101,410,246
October - Octobre	85,731,888	84,688,275	1,389,449	1,450,432	101,846,405	102,535,709
November - Novembre	77,173,382	89,527,511	1,492,780	1,528,448	92,214,911	108,409,747
December - Décembre	92,893,384	98,084,829	1,265,186	1,183,204	110,915,644	118,270,634
Total	938,561,392	1,040,413,731	14,690,688	16,578,302	1,113,861,354	1,248,446,278
	Manitoba					
	Brandon		Winnipeg		Total - 2 centres	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	93,834	102,780	8,694,684	8,983,708	8,788,518	9,086,488
February - Février	76,472	92,903	6,710,965	7,410,297	6,787,437	7,503,200
March - Mars	77,019	106,794	6,057,092	7,950,670	6,134,111	8,057,464
April - Avril	80,601	101,465	7,450,263	8,392,561	7,530,864	8,494,026
May - Mai	91,457	111,124	6,918,787	8,093,104	7,010,244	8,204,228
June - Juin	91,641	119,142	7,707,565	9,537,669	7,799,206	9,656,811
July - Juillet	105,922	115,937	7,763,155	8,988,799	7,869,077	9,104,736
August - Août	98,750	119,484	6,597,967	7,998,709	6,696,717	8,118,193
September - Septembre	122,275	114,670	7,813,868	8,527,638	7,936,143	8,642,308
October - Octobre	105,647	114,001	9,414,701	8,779,128	9,520,348	8,893,129
November - Novembre	97,265	121,999	8,455,815	9,348,736	8,553,080	9,470,735
December - Décembre	124,941	135,380	8,833,973	9,773,304	8,958,914	9,908,684
Total	1,165,824	1,355,679	92,418,835	103,784,323	93,584,659	105,140,002
	Saskatchewan					
	Moose Jaw		Prince Albert		Regina	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
January - Janvier	75,037	92,880	78,776	79,292	2,788,260	2,281,062
February - Février	58,391	72,180	57,721	83,828	1,491,377	1,692,292
March - Mars	54,893	78,698	73,206	93,094	1,694,808	2,076,593
April - Avril	69,482	84,642	81,028	93,816	1,745,802	2,293,893
May - Mai	81,983	101,518	82,777	95,182	1,820,398	2,229,619
June - Juin	69,578	94,165	86,729	102,315	1,679,208	2,203,439
July - Juillet	79,172	91,098	89,174	95,715	1,646,097	1,795,634
August - Août	69,350	77,944	75,958	92,424	1,673,557	1,991,990
September - Septembre	71,626	80,531	88,607	97,964	1,684,719	2,321,254
October - Octobre	84,811	85,552	71,127	94,046	1,702,040	2,068,486
November - Novembre	81,379	97,271	78,575	107,779	1,650,572	2,087,566
December - Décembre	92,432	96,946	90,083	110,172	1,964,293	2,400,187
Total	888,134	1,053,425	953,761	1,145,627	21,541,131	25,442,015

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 - Continued
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 - suite

Saskatchewan - Concluded - fin						
Saskatoon				Total - 4 centres		
1975		1976		1975		1976
thousands of dollars - milliers de dollars						
January - Janvier	483,136	552,226	3,425,209	3,005,460		
February - Février	403,429	573,352	2,010,918	2,421,652		
March - Mars	447,133	590,700	2,270,040	2,839,085		
April - Avril	404,727	582,332	2,301,039	3,054,683		
May - Mai	402,754	599,476	2,387,912	3,025,795		
June - Juin	472,097	611,259	2,307,612	3,011,178		
July - Juillet	510,456	609,977	2,324,899	2,592,424		
August - Août	494,657	566,491	2,313,522	2,728,849		
September - Septembre	522,276	587,164	2,367,228	3,086,913		
October - Octobre	520,228	569,864	2,378,206	2,817,948		
November - Novembre	497,062	610,237	2,307,588	2,902,853		
December - Décembre	617,839	669,675	2,764,647	3,276,980		
Total	5,775,794	7,122,753	29,158,820	34,763,820		
Alberta						
Calgary				Edmonton		
1975		1976		1975		1976
thousands of dollars - milliers de dollars						
January - Janvier	6,626,093	8,338,842	4,624,585	5,369,389		
February - Février	6,050,837	7,051,611	3,782,800	4,688,277		
March - Mars	6,110,000	8,638,652	4,173,147	5,589,778		
April - Avril	6,638,718	8,573,436	4,955,823	5,483,229		
May - Mai	5,600,266	7,698,476	4,841,086	5,994,707		
June - Juin	5,894,530	8,508,579	4,919,357	6,145,346		
July - Juillet	6,482,392	9,476,112	5,049,409	5,795,105		
August - Août	6,415,915	8,208,111	4,810,850	6,537,646		
September - Septembre	6,305,883	7,898,912	5,305,113	5,643,106		
October - Octobre	6,457,768	8,657,169	5,238,583	6,340,280		
November - Novembre	6,553,064	8,860,283	5,251,094	6,432,073		
December - Décembre	7,991,382	10,469,496	6,290,091	7,046,814		
Total	77,126,848	102,379,679	59,241,938	71,065,750		
Lethbridge			Medicine Hat		Total - 4 centres	
1975		1976	1975		1976	1975
thousands of dollars - milliers de dollars						
January - Janvier	233,743	251,307	79,444	101,606	11,563,865	14,061,144
February - Février	195,175	218,750	65,660	90,501	10,094,472	12,049,139
March - Mars	186,545	254,884	67,615	109,585	10,537,307	14,592,899
April - Avril	226,299	256,984	78,501	121,962	11,899,341	14,435,611
May - Mai	222,828	262,477	96,289	116,185	10,750,469	14,071,845
June - Juin	217,894	282,852	88,613	125,164	11,118,394	15,061,941
July - Juillet	237,404	264,330	85,511	116,046	11,854,716	15,651,593
August - Août	222,853	250,153	84,930	111,353	11,534,548	15,107,263
September - Septembre	237,384	252,068	85,195	115,234	11,933,575	13,909,320
October - Octobre	235,146	258,628	97,693	127,530	12,029,190	15,383,607
November - Novembre	237,830	306,465	96,769	140,997	12,138,757	15,739,818
December - Décembre	278,778	295,699	119,852	137,049	14,680,103	17,949,058
Total	2,731,879	3,154,597	1,034,072	1,413,212	140,134,737	178,013,238

TABLE 7. Cheques Cashed, by Clearing Centre and Month, 1975 and 1976 — Concluded
TABLEAU 7. Chèques encaissés, par centre de compensation et par mois, 1975 et 1976 — fin

	British Columbia — Colombie-Britannique			
	Vancouver ¹		Victoria	
	1975	1976	1975	1976
	thousands of dollars — milliers de dollars			
January — Janvier	11,037,643	11,908,656	2,519,922	2,336,445
February — Février	10,079,780	11,375,272	1,799,402	2,270,126
March — Mars	9,703,785	14,136,502	2,749,488	2,909,978
April — Avril	11,044,587	13,094,628	3,257,313	2,618,675
May — Mai	10,493,498	12,909,836	2,088,615	2,254,591
June — Juin	11,298,703	14,333,352	2,650,505	2,630,607
July — Juillet	11,740,521	14,737,242	2,595,905	3,382,972
August — Août	10,255,689	12,635,406	2,942,966	3,045,149
September — Septembre	11,845,753	13,450,932	2,453,969	3,127,207
October — Octobre	11,915,181	12,777,518	2,001,466	2,302,293
November — Novembre	10,921,565	14,593,448	2,813,462	2,909,210
December — Décembre	12,800,645	15,473,177	2,985,230	3,059,191
Total	133,137,350	161,425,969	30,858,243	32,846,444
	Total — 2 centres		Canada — 50 centres	
	1975	1976	1975	1976
	thousands of dollars — milliers de dollars			
January — Janvier	13,557,565	14,245,101	172,998,872	196,747,653
February — Février	11,879,182	13,645,398	151,873,437	180,171,581
March — Mars	12,453,273	17,046,480	163,868,067	203,772,799
April — Avril	14,301,900	15,713,303	178,927,864	198,581,709
May — Mai	12,582,113	15,164,427	175,838,976	197,829,478
June — Juin	13,949,208	16,963,959	178,108,857	216,445,253
July — Juillet	14,336,426	18,120,214	185,945,360	214,193,200
August — Août	13,198,655	15,680,555	170,166,451	203,224,777
September — Septembre	14,299,722	16,578,139	178,943,727	202,109,431
October — Octobre	13,916,647	15,079,811	192,469,196	201,090,114 ^r
November — Novembre	13,735,027	17,502,658	180,168,736	220,051,634
December — Décembre	15,785,875	18,532,368	209,271,020	235,381,594
Total	163,995,593	194,272,413	2,138,580,563	2,469,599,223

¹ New Westminster included in Vancouver. — New Westminster est compris dans Vancouver.

TABLE 8. Cheques Cashed Against Current and Savings Accounts
TABLEAU 8. Chèques tirés sur des comptes courants et des comptes d'épargne

	Current accounts – Comptes courants			Savings accounts – Comptes d'épargne		
	Cheques cashed ¹ Chèques encaissés ¹	Deposits Dépôts	Turnover ratio Taux de transaction	Cheques cashed ¹ Chèques encaissés ¹	Deposits Dépôts	Turnover ratio Taux de transaction
	thousands of dollars milliers de dollars			thousands of dollars milliers de dollars		
1942	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1955	152,565,052	3,959,938	38.53	8,785,926	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,071	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1971	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993 ^r	13,131,134	157.98	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1975						
January – Janvier	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February – Février	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March – Mars	159,098,048	12,677,319	150.59	4,770,019	42,604,046	1.34
April – Avril	174,287,595	12,961,996	161.35	4,640,269	42,980,347	1.29
May – Mai	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June – Juin	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July – Juillet	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August – Août	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September – Septembre	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October – Octobre	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November – Novembre	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December – Décembre	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976						
January – Janvier	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February – Février	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March – Mars	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April – Avril	193,474,443	13,538,056	171.49	5,107,266	51,843,163	1.18
May – Mai	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June – Juin	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July – Juillet	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August – Août	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September – Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October – Octobre	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November – Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December – Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19

¹ (a) For 33 centres from 1943 to 1948. – Pour 33 centres de 1943 à 1948.

(b) For 34 centres in 1949. – Pour 34 centres en 1949.

(c) For 35 centres from 1949 to 1957. – Pour 35 centres de 1949 à 1957.

(d) For 52 centres from 1957 to 1960. – Pour 52 centres de 1957 à 1960.

(e) For 51 centres from 1961 to 1969. – Pour 51 centres de 1961 à 1969.

(f) For 50 centres from 1970. – Pour 50 centres de 1970.

² As of June 1957 includes personal chequing accounts. – À partir de juin 1957, comprend les comptes de chèques personnels.

Note: Turnover is the ratio of cheques cashed to an average of deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by month prior to 1953. Nota: Le volume des transactions est exprimé comme le taux de chèques tirés sur un nombre moyen de comptes. Le volume des transactions mensuelles est calculé sur une base annuelle en multipliant le taux par 12. Les données sur les comptes courants ont été rectifiées en fonction de la Loi sur les banques de 1954, et ne sont disponibles par mois qu'après 1953.

Cheques cashed in clearing centres

1977

Chèques encaissés dans les centres de compensation

1977



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CHEQUES CASHED IN CLEARING CENTRES

CHÈQUES ENCAISSÉS DANS LES CENTRES DE COMPENSATION

1977

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce

May - 1978 - Mai
5-4404-510

Price - Prix: \$1.05

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FOREWORD

This report continues the series published since 1924 when statistical data on amounts debited to deposit accounts first became available from chartered bank branches in principal Canadian clearing centres.

The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. With the move towards automated centralized data processing, bank clearing houses, as they were known, have been eliminated. Cheques cashed data in this publication continue to reflect data from what had been the boundaries of the previous clearing centres but these become less valid in time.

Negotiations are proceeding with the Canadian Bankers' Association to set up boundaries based on economic regions, to establish more precise boundaries for present cities and to collect the grand total of all cheques cashed in Canada more frequently.

The annual fluctuations in these series reflect generally the cyclical movements in the economy but these fluctuations tend to be distorted to a greater or lesser extent by such factors as inflation and the trend towards greater utilization of cheques in the payment system.

PETER G. KIRKHAM,
Chief Statistician of Canada.

AVANT-PROPOS

Ce bulletin fait suite à la série publiée depuis 1924, première année où l'on a pu disposer de données sur les montants débités des comptes de dépôt par les banques à charte, dans les principaux centres de compensation canadiens.

Les données fondamentales sont rassemblées et fournies à Statistiques Canada par l'Association des banquiers canadiens. L'automatisation accrue du traitement centralisé des données a entraîné la disparition des chambres de compensation des banques telles qu'on les connaît. Les données sur les chèques encaissés dans cette publication continuent à tenir compte des limites des centres de compensation antérieurs. Celles-ci, avec le temps, sont devenues moins valables.

Des pourparlers sont en cours avec l'Association des banquiers canadiens pour l'établissement de limites basées sur des régions économiques afin d'établir des limites plus précises pour les villes actuelles et de collecter plus fréquemment le total de tous les chèques encaissés au Canada.

Les fluctuations annuelles dans cette série reflètent les mouvements cycliques généralement observés dans l'économie. Toutefois, ces fluctuations peuvent être influencées dans une certaine mesure par des facteurs tels que l'inflation et l'orientation vers une plus grande utilisation des chèques comme moyen de paiements.

Le statisticien en chef du Canada,
PETER G. KIRKHAM.

TABLE OF CONTENTS

	Page
Introduction.	7
Definition and Coverage	8
Chart	
1, 2, 3, 4. Cheques Cashed — Canada and Principal Cities	11
5, 6. Cheques Cashed — By Areas and Large Centres.	15
Table	
1. Cheques Cashed at 34 Clearing Centres	18
2. Relative Importance of Individual Clearing Centres.	20
3. Cheques Cashed by Province for 34 Centres	22
4. Cheques Cashed by Province for 50 Centres	24
5. Cheques Cashed Against Individual Accounts, by Centre	26
6. Cheques Cashed by Clearing Centre and Month	35
7. Cheques Cashed Against Current and Savings Accounts.	43

TABLE DES MATIÈRES

	Page
Introduction.	7
Définition et couverture	8
Graphique	
1, 2, 3, 4. Chèques encaissés — Canada et principales villes.	11
5, 6. Chèques encaissés — Par régions et grands centres	15
Tableau	
1. Chèques tirés dans 34 centres de compensation	18
2. Importance relative des centres de compensation individuels.	20
3. Chèques tirés par province pour 34 centres. . . .	22
4. Chèques tirés par province pour 50 centres. . . .	24
5. Chèques tirés sur des comptes personnels, par centre.	26
6. Chèques encaissés par centre de compensation et par mois	35
7. Chèques tirés sur des comptes courants et des comptes d'épargne	43

INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1977. The value of cheques cashed in the 50 centres rose to \$2,718,308.3 million, an increase of 10.1% above the value of \$2,469,599.2 million for 1976. Cheques cashed in Ontario showed an increase of 11.2%, Quebec 9.0%, British Columbia 7.0%, the Atlantic provinces 5.3% and the Prairie provinces 10.4%.

Historical Trend

Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of centres to 51 and the original 35 centres to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the Second World War. Since 1939 however, the total value of cheques cashed in these centres has increased steadily and rapidly to 1975. In the last few years, increases are approximately in line with the inflation rates.

The Centres

Forty-four of the 50 centres showed a higher value of cheques cashed in 1977 as compared with 1976. Cheques cashed in Halifax, the leading centre in the Atlantic provinces was 10.7% above the value for 1976. Cheques cashed in Montréal increased by 11.1% and in Toronto by 12.1%. In the Western regions cheques cashed in Winnipeg were higher by 1.7%, Vancouver by 6.6%, Calgary by 12.1%, Edmonton by 21.3% and Regina by 7.2%.

Of the cheques cashed in the 50 centres, 51.1% were cashed in Ontario. Cheques cashed in Toronto accounted for 84.0% of the provincial total. Cheques cashed in Quebec were 26.1% and the Prairie provinces 12.9% of the Canada total. Value of cheques cashed in Winnipeg was 30.0% of the total for the Prairie provinces. Value of cheques cashed in British Columbia was 7.6% of the national total. Vancouver remains the predominant centre in this region.

La valeur totale des chèques encaissés dans les centres de compensation canadiens a atteint un nouveau record en 1977. Cette valeur s'élevait pour l'ensemble des 50 centres à \$2,718,308.3 millions, soit 10.1 % de plus qu'en 1976 (\$2,469,599.2 millions). L'augmentation était de 11.2 % en Ontario, de 9.0 % au Québec, de 7.0 % en Colombie-Britannique, de 5.3 % dans les provinces de l'Atlantique et de 10.4 % dans les provinces des Prairies.

Tendance chronologique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 centres). En 1926, Sarnia est venu s'ajouter aux centres déjà existants, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des centres à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouveaux centres étaient créés ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des centres du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former le centre de Thunder Bay donnant alors un total de 50 centres de compensation.

La valeur des paiements a augmenté régulièrement dans tout le pays de 1924 à 1929. De 1929 à 1932, cette valeur connut une baisse sérieuse puis oscilla entre des limites étroites jusqu'à la déclaration de la Seconde Guerre Mondiale. Depuis 1939 toutefois, la valeur des chèques encaissés dans ces centres a augmenté régulièrement et rapidement jusqu'en 1975. Au cours des dernières années, les augmentations correspondent à peu près aux taux d'inflation.

Les centres

En 1977, la valeur des chèques encaissés était supérieure dans 44 des 50 centres comparativement à 1976. L'augmentation était de 10.7 % à Halifax, principal centre des provinces de l'Atlantique. À Montréal, cette augmentation était de 11.1 % et à Toronto de 12.1 %. Dans les régions de l'Ouest, la valeur était supérieur de 1.7 % à Winnipeg, 6.6 % à Vancouver, 12.1 % à Calgary, 21.3 % à Edmonton et 7.2 % à Regina.

Ontario représentait 51.1 % des chèques encaissés dans les 50 centres. Les chèques encaissés à Toronto représentaient 84.0 % du total provincial. Québec représentait approximativement 26.1 % et les provinces des Prairies 12.9 % du total national. Trente point zéro pourcent des chèques encaissés dans les provinces des Prairies l'étaient à Winnipeg. Quant à la Colombie-Britannique, elle représentait 7.6 % du total national, Vancouver étant toujours le principal centre de cette région.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised beginning in 1957 to exclude government deposits. As of June 1957, cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits was revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cashed in the Vancouver clearing house include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 174.78 for 1977 as compared with 172.75 for 1976 and 157.98 for 1975. The annual turnover of savings deposits was 1.19 in comparison with 1.23 for 1976 and 1.44 for 1975.

Definition and Coverage

Statistical data shown in this publication and in the monthly reports on "cheques cashed" are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada. Data excludes federal government deposits as of 1957.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series as it is felt that their inclusion would be misleading.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32

Volume des transactions

On a rectifié les données touchant au volume des transactions sur comptes courants à partir de 1957 afin d'en éliminer les comptes des administrations. En juin 1957, les chèques encaissés comprenaient les chèques tirés sur des comptes chèques personnels. Les chiffres des chèques encaissés de 1943 à 1949 sont donnés pour 34 centres et de 1950 à 1957 pour 35 centres. Pour les années 1958 à 1960, le volume des transactions sur comptes courants a été rectifié afin d'avoir des chiffres pour les 52 centres. À partir de janvier 1961 les chèques encaissés à Vancouver comprenaient ceux de New Westminster (auparavant déclarés séparément) ce qui réduisait le nombre des centres de compensation à 51. En janvier 1970, Fort William et Port Arthur formaient le centre de Thunder Bay portant le total à 50 centres.

Le taux moyen du volume des transactions sur comptes courants était en 1977 de 174.78 comparative-ment à 172.75 en 1976 et 157.98 en 1975. Le volume annuel des transactions sur comptes d'épargne était en 1977 de 1.19 contre 1.23 en 1976 et 1.44 en 1975.

Définition et couverture

D'une manière générale, les données statistiques présentées ici et dans le bulletin mensuel "chèques encaissés" s'en tiennent aux sommes portées au débit des comptes de dépôt des clients par les banques, qu'il s'agisse de comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés par les banques sur leurs propres comptes ou sur la Banque du Canada ne sont pas compris ici, pas plus que le règlement des soldes compensés. Le règlement des soldes dans les principaux centres se fait directement en portant les sommes en question au débit ou au crédit des comptes de ces banques auprès de la Banque du Canada. Les données ne prennent pas en compte les dépôts du gouvernement Fédéral à partir de 1957.

Les transactions bancaires avec l'étranger sont réglées grâce à des bordereaux de chambres de compensation. Ces types de règlements ne sont pas compris dans la série "chèques encaissés", on a pensé que leur inclusion serait source d'interprétations erronées.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des centres de chambres de compensation; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions

clearing centres included at that time represented 89% of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85% of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89% to 85%. Relative shifts in population were no doubt a factor in this change. Data from the 1951 Census indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2% of the total population of all urban communities over 1,000, as compared with 38.9% in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic provinces, the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Québec, Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

Negotiations are currently underway with the Canadian Bankers' Association to improve the coverage of these series and to collect data by economic regions.

The following table illustrates, by geographic regions, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January 1935.

au Canada. Les résultats indiquent que les chèques encaissés dans les 32 centres de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 centres de l'époque, représentaient 85 % du total canadien. La proportion que représentaient les centres déclarants avait donc diminué depuis 1935, passant de 89 % à 85 %. Il est probable que des mouvements de population ont été entre autres à l'origine de ces modifications. Les données du recensement de 1951 indiquent que la population résidant dans des cités, villes et villages de 1,000 à 30,000 habitants représentait alors 41.2 % de la population des communautés urbaines au Canada comparativement à 38.9 % en 1941.

Afin d'améliorer la qualité des chiffres actuels, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres centres. Il s'agissait de Charlottetown, Glace Bay, Fredericton et Sydney dans les provinces de l'Atlantique; de Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield et Drummondville au Québec; de Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins et Port Arthur en Ontario.

Les pourparlers sont présentement en cours avec l'Association des banquiers canadiens pour augmenter la couverture de ces séries et de rassembler les données par région économique.

Le tableau suivant permet de voir la proportion par région géographique que représentent les chèques encaissés par les centres déclarants par rapport au total national pour le mois de janvier 1953 (les totaux sont présentés pour les anciens 35 centres et pour la nouvelle série de 52 centres) comparativement à janvier 1935.

Province	January - 1935 - Janvier			January - 1953 - Janvier				
	Total Canada	32 centres	Coverage - Couver- ture	Total Canada	35 centres	Coverage - Couver- ture	52 centres	Coverage - Couver- ture
	\$'000		%	\$'000		%	\$'000	%
Atlantic provinces - Provinces de l'Atlantique	88,866	43,509	49	529,207	286,801	54	352,326	67
Québec	835,326	781,272	94	3,669,142	3,218,901	88	3,324,414	91
Ontario	1,463,621	1,289,471	88	6,263,916	5,334,720	85	5,563,127	89
Prairie provinces - Provinces des Prairies	472,034	435,391	92	2,200,893	1,920,500	87	1,920,500	87
British Columbia - Colombie-Britannique	154,517	132,408	86	1,165,383	962,418	83	962,418	83
Yukon and Northwest Territories - Yukon et Territoires du Nord-Ouest	-	-	-	5,288	-	-	-	-
Total	3,014,363	2,682,050	89	13,833,828	11,723,340	85	12,122,785	88

The table on page 9 shows that, in all areas except the Atlantic provinces, the coverage declined between 1935 and 1953. The addition of St. John's in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic provinces. Monthly data for 1976 and 1975 for all 50 centres now included are shown in Table 6.

The following is a statement of debits to current and savings accounts, by province, as reported by all banks for the month of January 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against deposit accounts outside the reporting clearing centres.

Le tableau à la page 9 montre que, dans toutes les régions sauf les provinces de l'Atlantique, la couverture a diminué entre 1935 et 1953. La prise en compte du centre de St. John's en 1949 a joué dans l'extension de la couverture dans les provinces de l'Atlantique. Notons que ces 17 nouveaux centres ramènent presque la couverture à ce qu'elle était en 1935. Dans quatre des cinq principales régions, les chiffres sur les débits bancaires publiés avant 1953 étaient un indicateur assez juste de la tendance des transactions du secteur privé. L'addition de ces nouveaux centres a nettement amélioré la qualité de la couverture dans les provinces de l'Atlantique. Le tableau 6 présente les données mensuelles de 1976 et 1975 pour l'ensemble des 50 centres actuels.

On trouve ci-après un état des débits aux comptes courants et aux comptes d'épargne déclarés par toutes les banques pour le mois de janvier 1953 (répartition par province). Les chiffres comprennent le total des débits des succursales des chambres de compensation déclarés séparément chaque mois ainsi que tous les chèques tirés sur des comptes de dépôt à l'extérieur des centres de compensation déclarants.

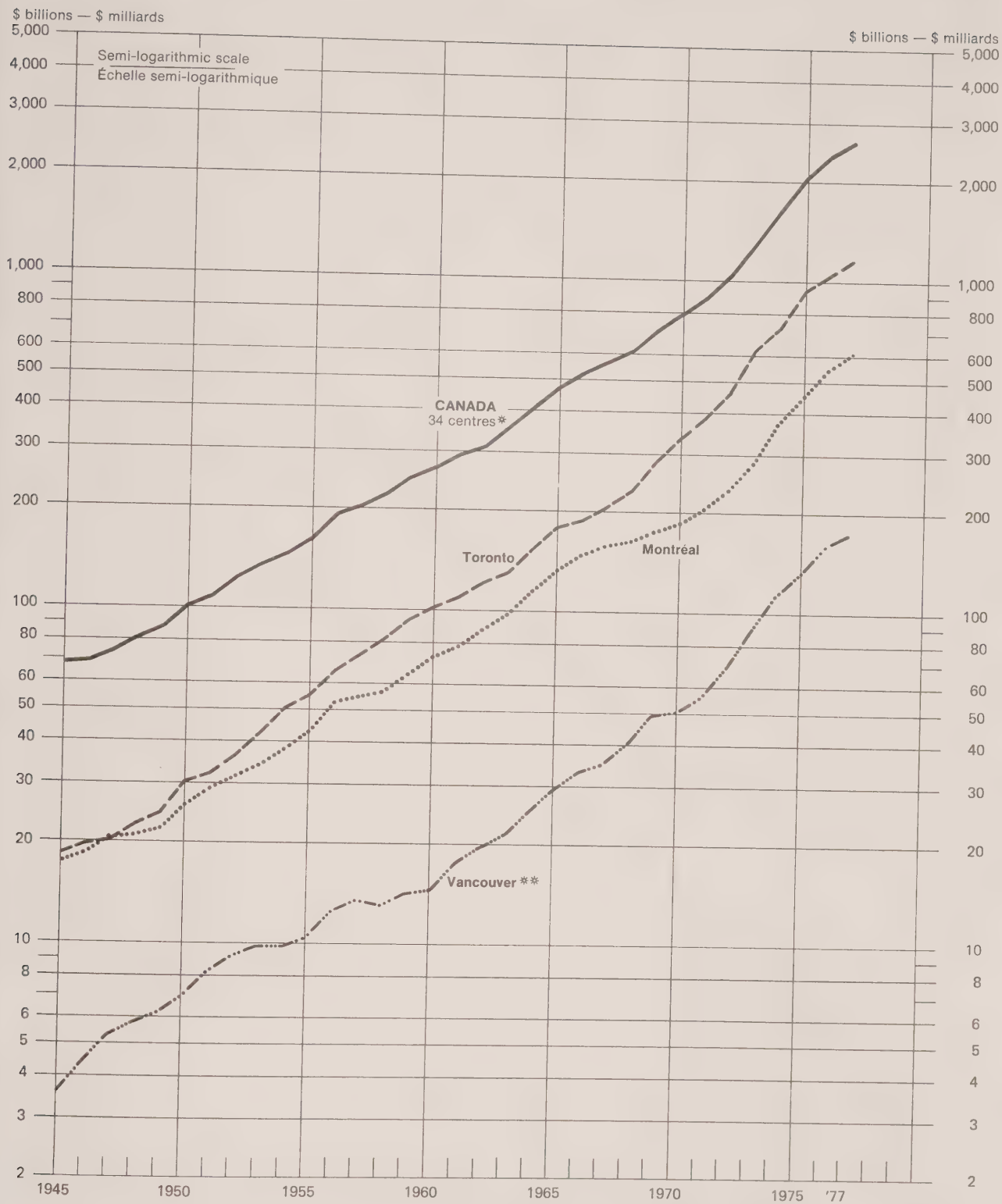
Total Cheques Cashed, by Province, January 1953
Total des chèques encaissés, par province, janvier 1953

Province	Current account — Compte courant	Savings account — Compte d'épargne	Total
	dollars		
Newfoundland — Terre-Neuve	78,625,103	3,326,241	81,951,344
Prince Edward Island — Île-du-Prince-Édouard	23,346,704	1,789,200	25,135,904
Nova Scotia — Nouvelle-Écosse	229,393,287	11,869,240	241,262,527
New Brunswick — Nouveau-Brunswick	170,480,215	10,376,656	180,856,871
Québec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia — Colombie-Britannique	1,081,413,199	83,969,762	1,165,382,961
Yukon and Northwest Territories — Yukon et Territoires du Nord-Ouest	5,224,659	63,429	5,288,088
Total	13,078,431,755	755,396,330	13,833,828,085

Chart — 1

Cheques Cashed — Chèques encaissés

Graphique — 1



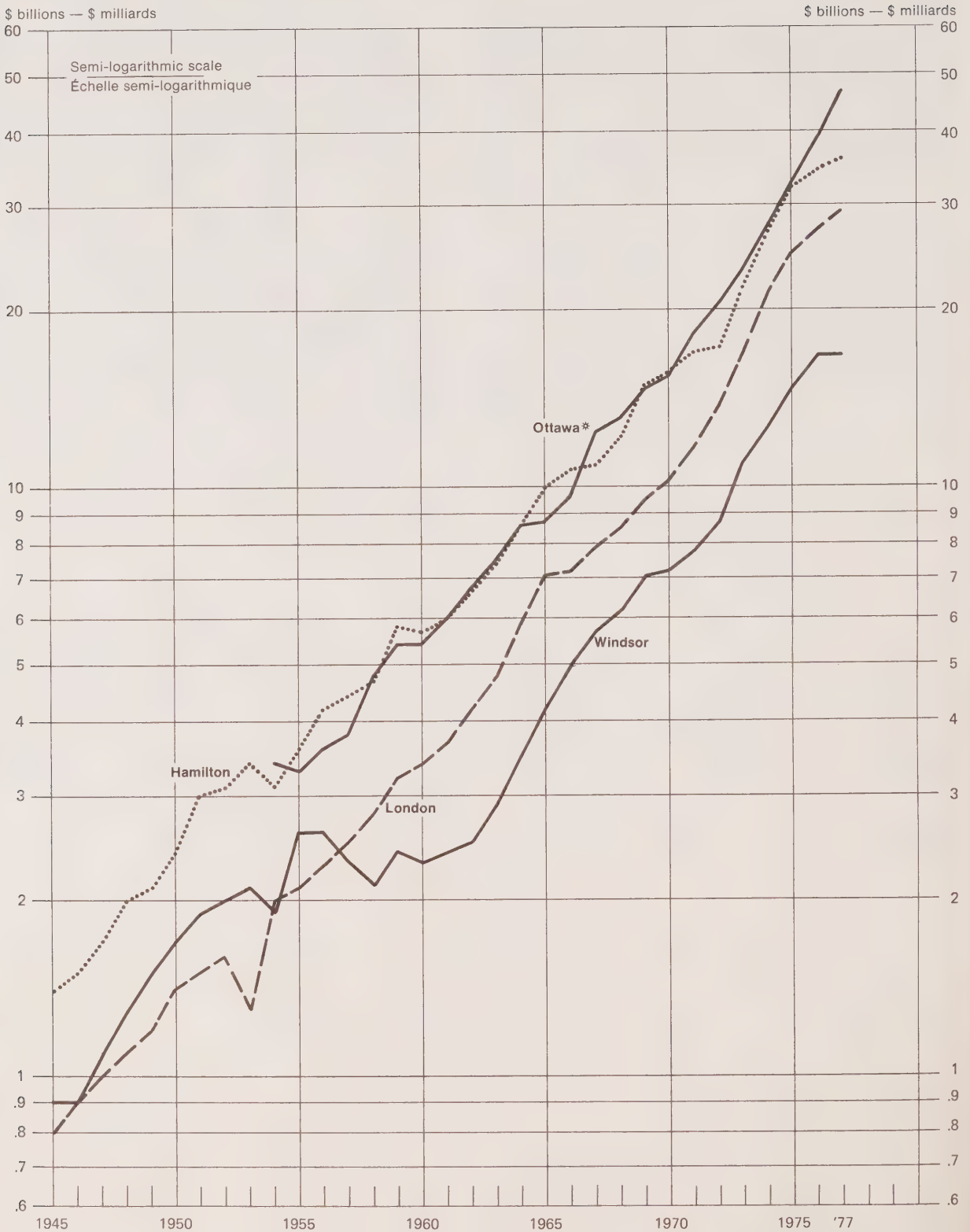
* Includes St. John's, Nfld. as of 1949, and Cornwall, Ontario as of 1950. — Y compris Saint-Jean (T.-N.) à partir de 1949 et Cornwall, Ontario à partir de 1950.

** Includes New Westminster as of January 1961. — Y compris New Westminster à partir de janvier 1961.

Chart — 2

Graphique — 2

Cheques Cashed — Chèques encaissés



*Prior to 1954 data not comparable. — Avant 1954 les données ne sont pas comparables.

Chart — 3

Graphique — 3

Cheques Cashed — Chèques encaissés

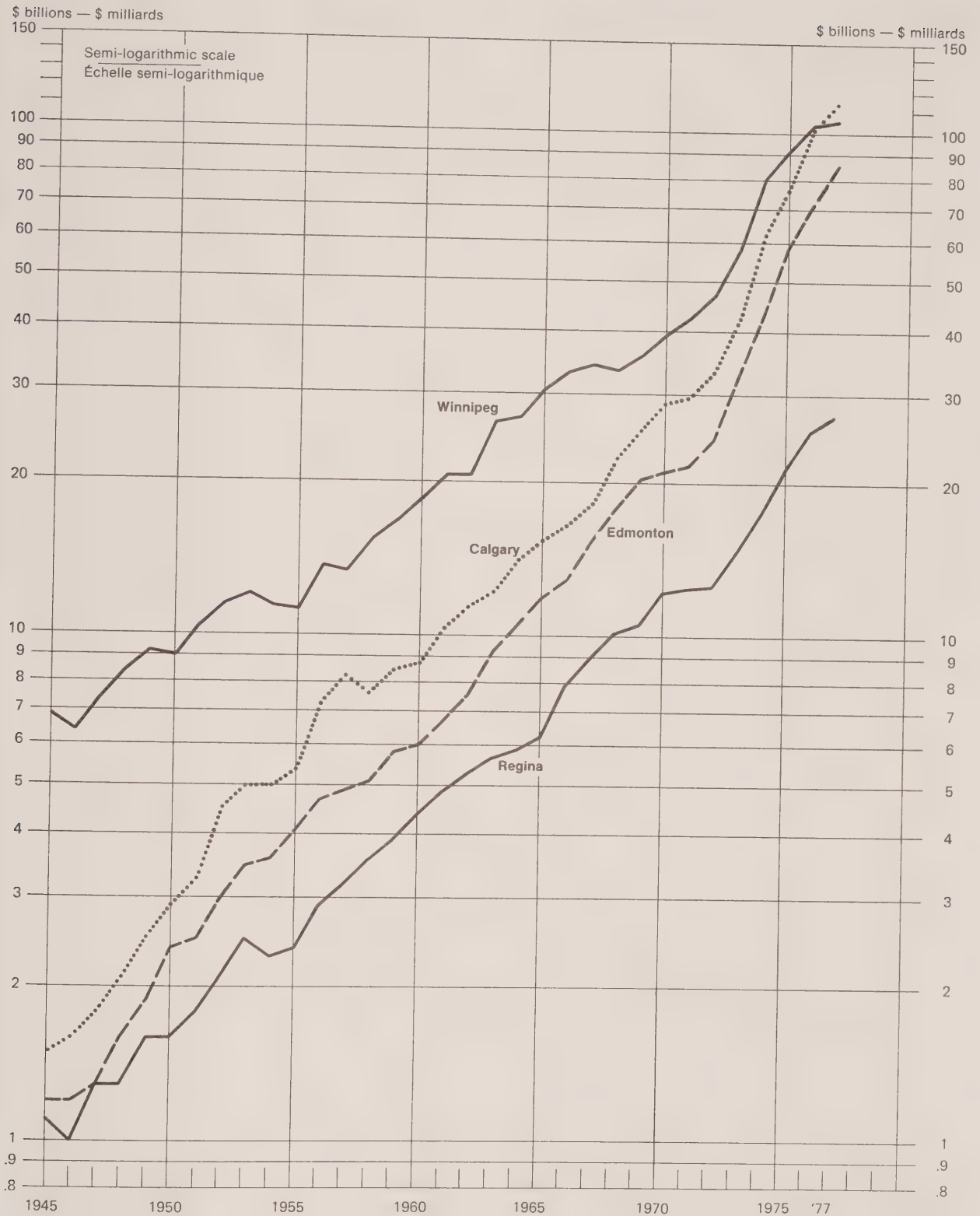


Chart — 4

Graphique — 4

Cheques Cashed — Chèques encaissés

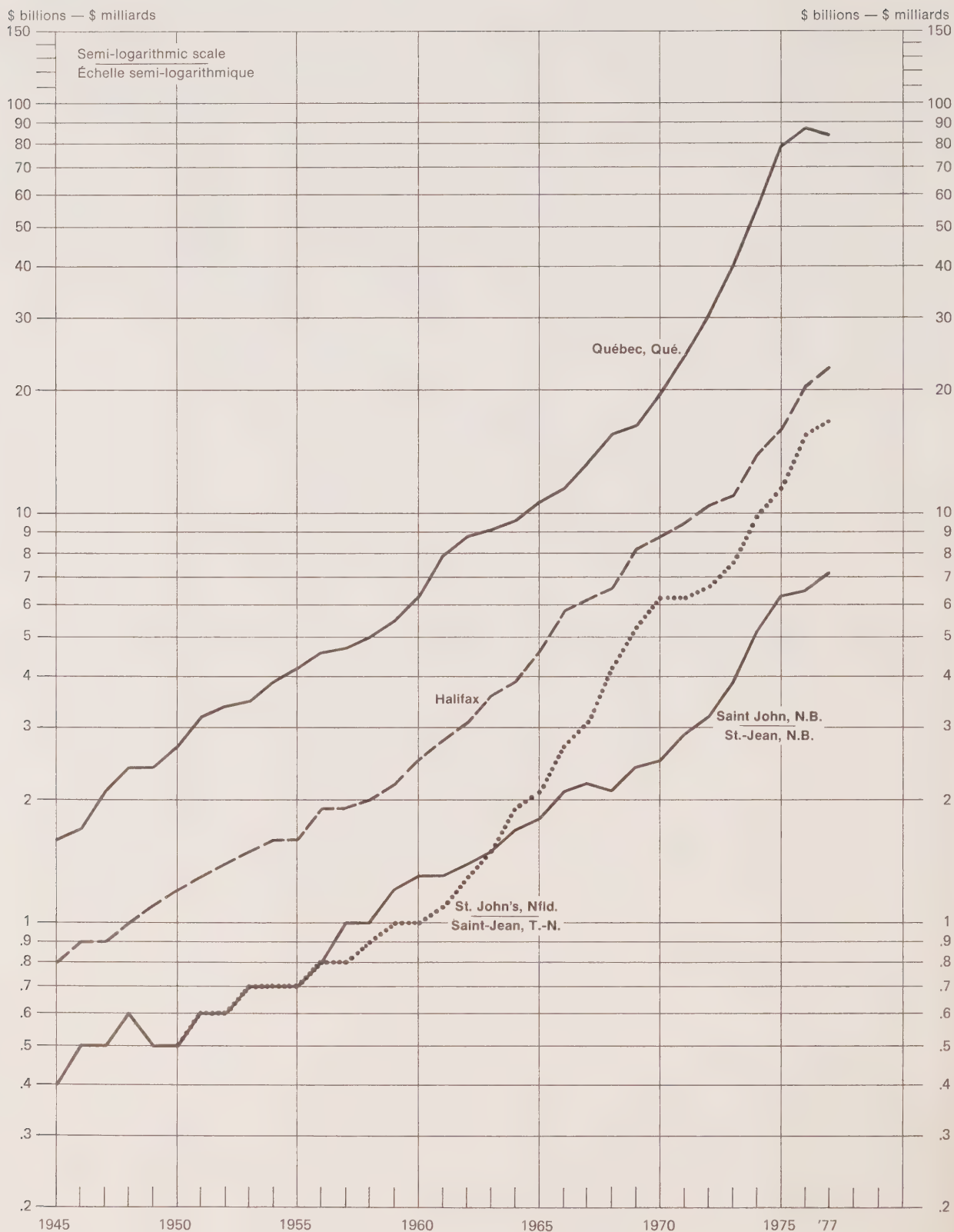


Chart — 5

Cheques Cashed — Chèques encaissés

Graphique — 5

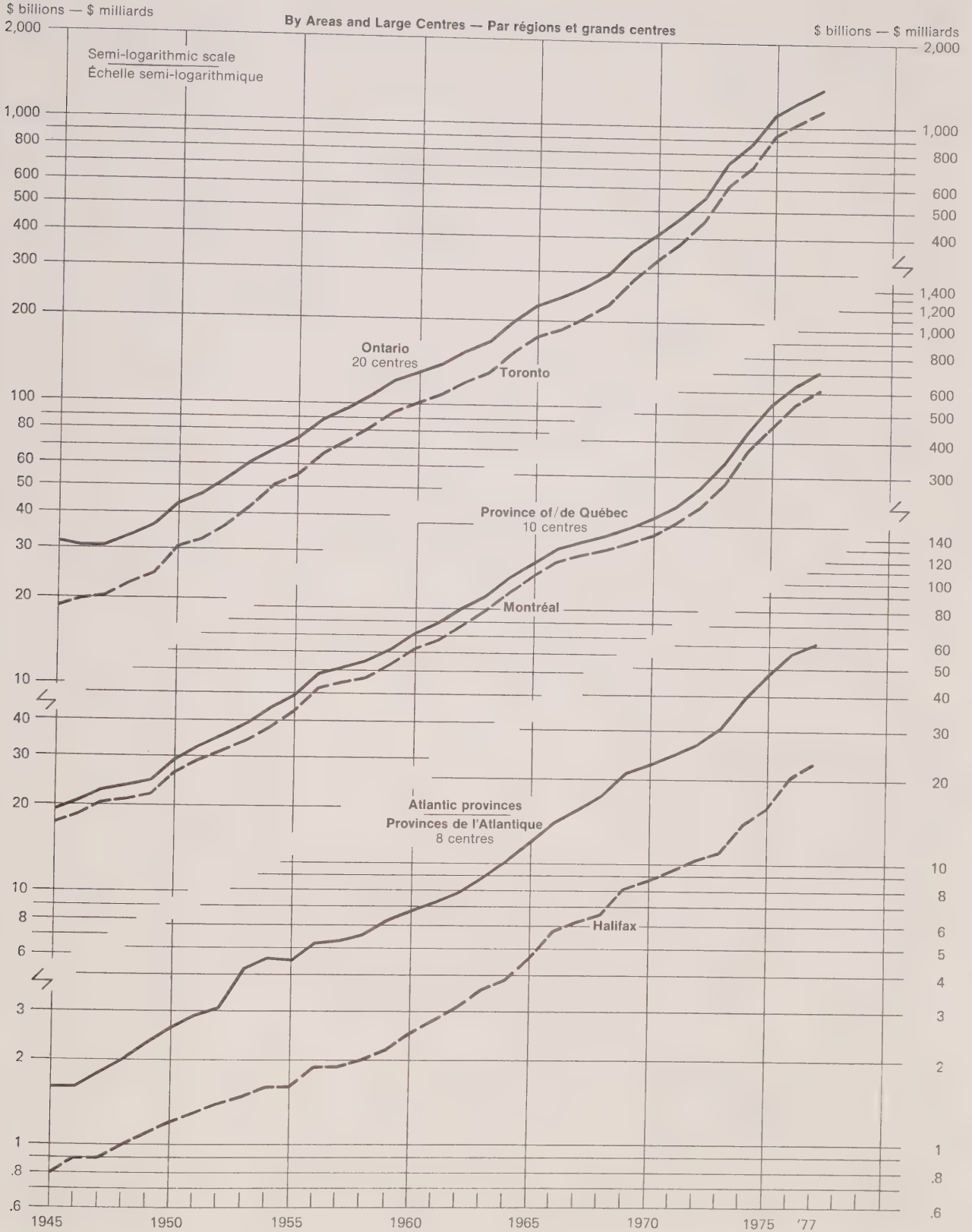
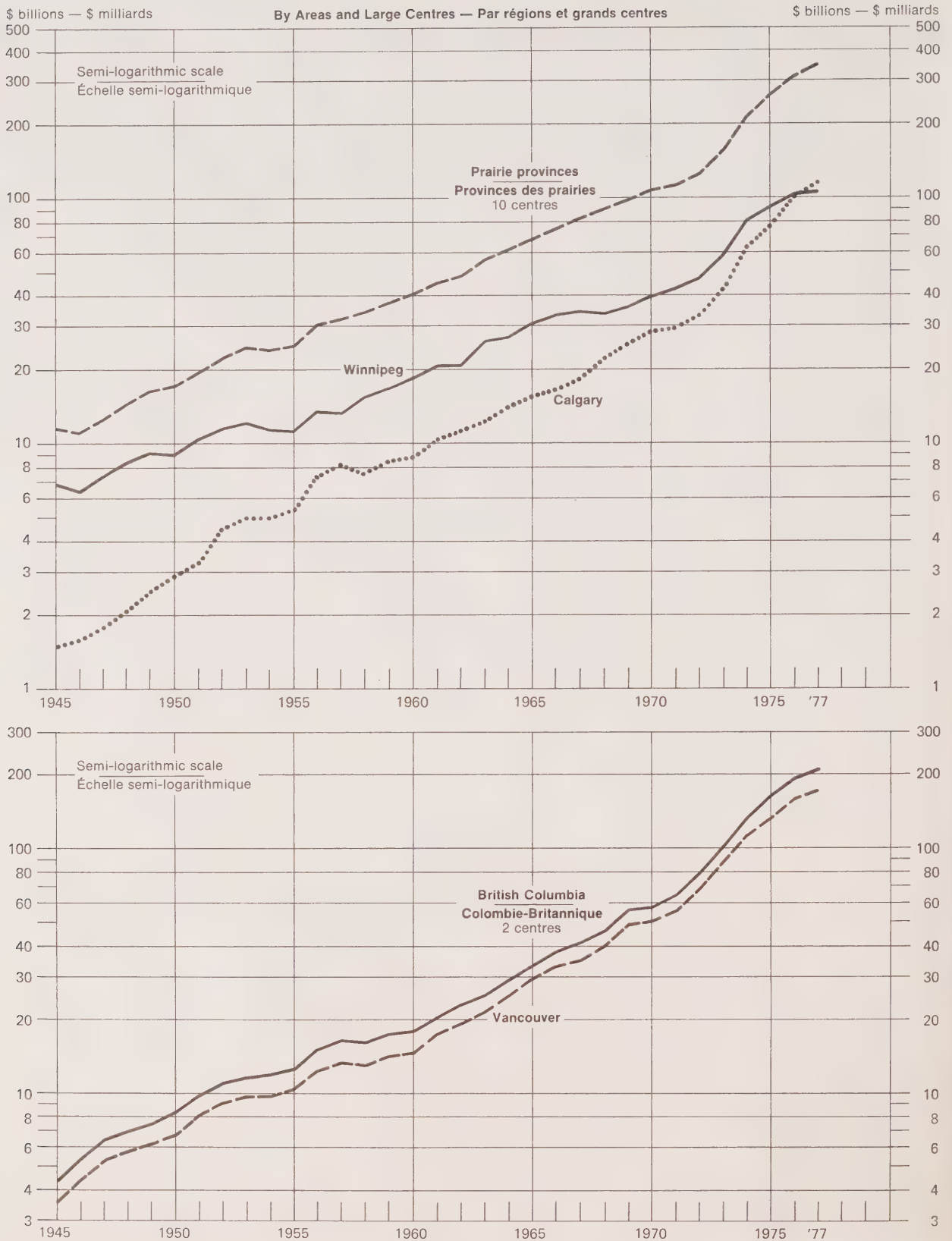


Chart — 6

Graphique — 6

Cheques Cashed — Chèques encaissés



STATISTICAL TABLES

TABLEAUX STATISTIQUES

TABLE 1. Cheques Cashied at 34 Clearing Centres

No.		1924	1929	1930	1932	1935	1940	1945
		thousands of dollars — milliers de dollars						
	Atlantic provinces — Provinces de l'Atlantique:							
1	Halifax	249,103	425,488	361,737	257,988	310,052	466,409	850,393
2	Moncton	73,360	99,598	101,018	73,548	90,680	131,874	257,724
3	Saint John	262,398	272,872	245,596	187,635	173,321	226,207	445,474
4	St. John's . . . . .	..	..	..	..	..	..	..
5	Total — 4 centres	584,861	797,958	708,351	519,171	574,053	824,490	1,553,591
	Québec:							
6	Montreal	7,502,004	15,558,096	12,271,207	7,135,516	8,307,135	8,714,457	17,486,994
7	Québec	533,784	788,144	744,929	560,687	606,964	1,160,798	1,648,624
8	Sherbrooke	97,201	137,427	120,923	69,997	63,431	97,807	173,715
9	Total — 3 centres	8,132,989	16,483,667	13,137,059	7,766,200	8,977,530	9,973,062	19,309,333
	Ontario:							
10	Brantford	85,523	166,590	126,814	85,438	94,185	133,917	253,507
11	Chatham	83,844	112,271	95,459	71,625	79,902	114,927	171,783
12	Cornwall . . . . .	..	..	..	..	..	..	..
13	Fort William	94,544	102,157	78,029	55,336	50,202	81,267	171,657
14	Hamilton	551,819	909,896	831,840	526,944	559,389	837,849	1,360,760
15	Kingston	63,623	83,877	79,797	55,086	55,637	92,307	179,186
16	Kitchener	95,723	159,266	139,514	96,267	114,191	174,499	324,491
17	London	265,782	424,804	408,176	315,953	362,319	441,622	819,217
18	Ottawa	1,957,362	2,001,695	1,904,805	1,579,528	1,444,158	2,191,384	7,810,893
19	Peterborough	69,005	93,245	84,633	55,427	60,023	90,582	166,315
20	St. Catharines . . . . .	..	..	..	..	..	..	241,951
21	Sarnia . . . . .	..	146,820	124,524	95,059	69,145	79,517	231,194
22	Sudbury . . . . .	..	34,617	87,110	40,330	55,596	90,336	127,466
23	Toronto	7,659,055	13,714,209	10,654,984	8,066,205	10,642,516	10,510,503	18,760,600
24	Windsor	283,118	594,321	428,655	215,674	289,363	545,693	924,342
25	Total — 15 centres	11,209,398	18,543,768	15,044,340	11,258,872	13,876,626	15,384,403	31,543,362
	Prairie provinces — Provinces des Prairies:							
26	Brandon	48,518	62,315	50,606	33,569	25,666	41,907	90,944
27	Calgary	638,162	1,253,616	898,428	513,557	616,830	764,330	1,523,535
28	Edmonton	343,501	603,872	570,300	393,432	400,420	553,324	1,165,857
29	Lethbridge	58,855	97,221	73,732	37,069	48,945	56,707	118,735
30	Medicine Hat	54,545	54,259	37,887	21,078	27,322	32,707	65,281
31	Moose Jaw	97,033	128,435	112,898	61,063	53,873	89,421	173,807
32	Prince Albert	24,529	39,151	32,682	21,124	24,435	33,392	84,700
33	Regina	332,916	670,829	595,867	462,875	505,053	558,938	1,111,542
34	Saskatoon	117,115	224,157	194,544	114,984	110,059	140,268	291,703
35	Winnipeg	4,229,602	4,788,951	3,712,136	3,138,455	4,632,793	3,847,413	6,936,060
36	Total — 10 centres	5,944,776	7,922,806	6,279,080	4,797,206	6,445,396	6,118,407	11,562,164
	British Columbia — Colombie-Britannique:							
37	Vancouver	1,469,216	2,471,035	1,906,556	1,241,571	1,409,743	1,765,662	3,815,058
38	Victoria	255,948	451,747	415,915	261,268	262,719	371,451	601,306
39	Total — 2 centres	1,725,164	2,922,782	2,322,471	1,502,839	1,672,462	2,137,113	4,416,364
40	Total — 34 centres	27,597,188	46,670,981	37,491,302	25,844,288	31,546,067	34,437,475	68,384,814

TABLEAU 1. Chèques tirés dans 34 centres de compensation

1950	1955	1960	1965	1970	1973	1974	1975	1976	1977	No
thousands of dollars — milliers de dollars										
1,186,546	1,627,402	2,470,454	4,649,283	8,757,516	11,106,721	14,054,386	15,979,739	20,437,305	22,621,574	1
408,605	558,647	703,300	1,035,278	1,621,304	2,793,537	3,653,739	5,760,138	5,285,802	3,424,504	2
521,696	720,697	1,292,907	1,835,482	2,484,568	3,899,035	5,211,519	6,296,029	6,523,991	7,179,707	3
531,314	717,140	1,032,441	2,147,199	6,217,484	7,582,680	9,870,951	11,450,866	15,787,211	16,930,666	4
2,648,161	3,623,886	5,499,102	9,667,242	19,080,872	25,381,973	32,790,595	39,486,772	48,034,309	50,156,451	5
26,099,176	43,262,349	73,203,832	132,793,252	187,895,615	286,087,255	374,598,780	457,878,864	548,486,609	609,658,655	6
2,695,920	4,220,648	6,285,281	10,599,128	19,607,462	39,967,844	55,929,746	78,894,510	87,696,610	83,740,908	7
311,762	448,771	625,117	1,193,746	1,785,224	2,664,189	2,593,091	2,964,274	3,455,297	3,779,665	8
29,106,858	47,931,768	80,114,230	114,586,126	209,288,301	328,719,288	433,121,617	539,737,648	639,638,516	697,179,228	9
422,414	529,527	688,254	1,037,147	1,785,387	2,572,036	3,170,916	3,547,314	4,364,017	4,553,957	10
346,209	425,388	655,467	932,891	1,560,325	3,190,927	4,740,885	5,943,811	7,541,476	6,647,119	11
104,524	292,899	406,526	684,950	999,264	1,236,573	1,627,532	1,521,999	1,790,783	1,856,996	12
248,218	354,324	454,425	678,252	994,260	1,480,987	1,807,209	2,088,108	2,491,547	2,817,827	13
2,369,330	3,556,485	5,730,223	9,968,268	15,484,281	21,948,165	27,388,829	32,453,937	34,498,706	35,894,556	14
273,225	419,088	520,401	940,493	1,496,145	2,169,193	2,666,718	3,288,570	3,590,246	3,599,949	15
536,279	817,143	1,268,458	2,322,531	4,237,706	6,447,658	7,875,556	9,082,502	9,892,778	9,654,646	16
1,391,712	2,055,088	3,438,475	7,062,318	10,272,665	16,887,429	21,301,385	24,939,943	27,301,658	29,287,012	17
4,140,136	3,267,768	5,428,618	8,687,423	15,386,126	23,108,386	27,971,471	32,676,364	39,130,494	46,651,477	18
308,157	380,474	588,320	927,069	1,266,631	1,692,647	2,072,940	2,362,713	2,783,144	2,942,556	19
444,389	683,521	861,905	1,796,657	2,262,528	3,154,779	3,778,119	4,444,613	8,842,139	7,294,795	20
339,484	476,917	631,965	888,766	1,538,798	2,015,778	2,622,763	3,226,521	4,169,187	5,441,980	21
290,184	497,174	650,352	973,684	1,937,429	2,475,438	2,643,897	3,205,476	3,399,214	3,763,072	22
30,276,045	55,628,553	101,652,499	178,642,251	336,567,159	621,392,070	719,525,626	938,561,392	1,040,413,731	1,166,699,971	23
1,655,861	2,589,098	2,344,058	4,234,667	7,155,279	11,045,423	12,791,307	14,690,688	16,578,302	16,493,951	24
43,146,167	71,973,447	125,319,946	219,777,367	402,943,983	720,817,489	841,985,153	1,082,033,951	1,206,787,422	1,343,599,864	25
154,493	191,776	255,006	322,078	546,946	794,562	992,948	1,165,824	1,355,679	1,562,556	26
2,870,682	5,415,909	8,773,941	15,495,880	28,896,068	42,347,970	62,325,391	77,126,848	102,379,679	114,792,343	27
2,371,402	4,051,761	5,975,975	11,937,495	21,106,965	33,030,660	43,929,823	59,241,938	71,065,750	86,211,228	28
284,388	354,899	488,953	695,785	1,233,107	1,909,007	2,367,326	2,731,879	3,154,597	3,452,734	29
105,444	146,543	225,390	323,256	472,695	699,634	891,449	1,034,072	1,413,212	1,485,531	30
248,526	295,193	407,835	475,891	419,306	626,053	738,280	888,134	1,053,425	1,134,810	31
140,422	155,490	235,304	296,308	489,757	704,566	834,671	953,761	1,145,627	1,304,361	32
1,640,420	2,395,123	4,377,349	6,323,104	12,309,253	14,759,218	17,748,431	21,491,131	25,442,015	27,277,017	33
511,782	708,209	1,101,592	1,834,178	3,084,537	4,221,201	4,938,813	5,775,794	7,122,753	8,407,552	34
8,960,147	11,294,021	18,825,822	30,599,481	39,350,014	58,366,915	80,412,453	92,418,835	103,784,323	105,457,058	35
17,287,706	25,008,924	40,667,167	68,303,393	107,908,648	157,459,785	215,179,585	262,828,216	317,917,060	351,085,190	36
7,302,716	11,071,651	15,517,709	29,323,153	50,153,771	89,332,460	113,258,858	133,137,350	161,425,969	172,008,146	37
1,143,851	1,741,203	2,500,900	4,323,590	7,259,684	12,663,573	20,189,888	30,858,243	32,846,444	35,845,333	38
8,446,567	12,812,854	18,018,609	33,646,743	57,413,455	101,996,033	133,448,746	163,995,593	194,272,413	207,853,479	39
100,635,459	161,350,879	269,619,054	475,980,871	796,635,259	1,334,374,569	1,656,525,696	2,088,082,180	2,406,649,720	2,649,874,212	40

TABLE 2. Relative Importance of Individual Clearing Centres

No.	Clearing centres — Centres de compensation	1924	1929	1930	1932	1935	1940	1945
		per cent — pourcentage						
1	Newfoundland — Terre-Neuve: St. John's . . . . .	..	..	..	..	..	..	..
2	Prince Edward Island — Île-du-Prince-Édouard: Charlottetown . . . . .	..	..	..	..	..	..	..
3	Nova Scotia — Nouvelle-Ecosse:							
4	Glace Bay	0.91	0.91	0.96	1.00	0.98	1.35	1.24
5	Halifax . . . . .	..	..	..	..	..	..	..
6	Sydney . . . . .	..	..	..	..	..	..	..
	Total — 3 centres	0.91	0.91	0.96	1.00	0.98	1.35	1.24
7	New Brunswick — Nouveau-Brunswick:							
8	Fredericton	0.27	0.21	0.27	0.28	0.29	0.38	0.38
9	Moncton	0.96	0.59	0.66	0.73	0.55	0.66	0.65
10	Saint John . . . . .	..	..	..	..	..	..	..
	Total — 3 centres	1.23	0.80	0.93	1.01	0.84	1.04	1.03
11	Québec:							
12	Chicoutimi . . . . .	..	..	..	..	..	..	..
13	Drummondville . . . . .	..	..	..	..	..	..	..
14	Granby . . . . .	..	..	..	..	..	..	..
15	Montréal	27.62	33.34	32.73	27.61	26.33	25.31	25.57
16	Québec	1.97	1.69	1.99	2.17	1.92	3.37	2.41
17	St-Hyacinthe . . . . .	..	..	..	..	..	..	..
18	Shawinigan . . . . .	..	..	..	..	..	..	..
19	Sherbrooke	0.36	0.29	0.32	0.27	0.20	0.28	0.25
20	Trois-Rivières . . . . .	..	..	..	..	..	..	..
21	Valleyfield . . . . .	..	..	..	..	..	..	..
	Total — 10 centres	29.95	35.32	35.04	30.05	28.45	28.96	28.23
22	Ontario:							
23	Brantford	0.32	0.36	0.34	0.33	0.30	0.39	0.37
24	Chatham	0.31	0.24	0.25	0.28	0.25	0.33	0.25
25	Cornwall . . . . .	..	..	..	..	..	..	..
26	Fort William	0.35	0.22	0.21	0.21	0.16	0.24	0.25
27	Guelph . . . . .	..	..	..	..	..	..	..
28	Hamilton	2.03	1.95	2.22	2.04	1.76	2.43	1.99
29	Kingston	0.23	0.18	0.21	0.21	0.18	0.27	0.26
30	Kitchener	0.35	0.34	0.37	0.37	0.36	0.51	0.47
31	London	0.99	0.91	1.09	1.22	1.15	1.28	1.20
32	Niagara Falls . . . . .	..	..	..	..	..	..	..
33	Oshawa . . . . .	..	..	..	..	..	..	..
34	Ottawa	7.21	4.29	5.08	6.11	4.58	6.36	11.42
35	Peterborough	0.25	0.20	0.23	0.21	0.19	0.26	0.24
36	Port Arthur . . . . .	..	..	..	..	..	..	..
37	St. Catharines . . . . .	..	..	..	..	..	..	..
38	Sarnia . . . . .	..	0.31	0.33	0.37	0.22	0.23	0.35
39	Sault Ste. Marie . . . . .	..	..	..	..	..	..	0.34
40	Sudbury . . . . .	..	0.07	0.23	0.16	0.18	0.26	0.19
41	Thunder Bay . . . . .	..	..	..	..	..	..	..
42	Timmins . . . . .	..	..	..	..	..	..	..
43	Toronto	28.20	29.39	28.42	31.21	33.74	30.52	27.43
44	Windsor	1.04	1.27	1.14	0.83	0.92	1.58	1.35
	Total — 20 centres	41.28	39.73	40.13	43.56	43.99	44.67	46.13
45	Manitoba:							
46	Brandon	0.18	0.13	0.14	0.13	0.08	0.12	0.13
47	Winnipeg	13.97	10.26	9.90	12.14	14.69	11.17	10.14
	Total — 2 centres	14.15	10.39	10.04	12.27	14.77	11.29	10.27
48	Saskatchewan:							
49	Moose Jaw	0.36	0.28	0.30	0.24	0.17	0.26	0.25
50	Prince Albert	0.09	0.08	0.09	0.08	0.08	0.10	0.12
51	Regina	1.10	1.35	1.52	1.79	1.60	1.62	1.63
52	Saskatoon	0.43	0.48	0.52	0.44	0.35	0.41	0.43
	Total — 4 centres	1.98	2.19	2.43	2.55	2.20	2.39	2.43
53	Alberta:							
54	Calgary	2.35	2.69	2.40	1.99	1.96	2.22	2.23
55	Edmonton	1.26	1.29	1.52	1.52	1.27	1.61	1.70
56	Lethbridge	0.22	0.21	0.20	0.14	0.16	0.16	0.17
57	Medicine Hat	0.19	0.12	0.10	0.08	0.09	0.10	0.10
	Total — 4 centres	4.02	4.31	4.22	3.73	3.48	4.09	4.20
58	British Columbia — Colombie-Britannique:							
59	Vancouver	5.41	5.29	5.09	4.80	4.47	5.13	5.58
60	Victoria	0.94	0.97	1.11	1.01	0.83	1.08	0.88
	Total — 2 centres	6.35	6.26	6.20	5.81	5.30	6.21	6.46
61	Total — 50 centres	100.00	100.00	100.00	100.00	100.00	100.00	100.00

TABLE 3. Cheques Cashied by Province for 34 Centres

No.	Year - Année	Canada	Newfoundland - Terre-Neuve	Nova Scotia - Nouvelle-Écosse	New Brunswick - Nouveau-Brunswick
thousands of dollars - milliers de dollars					
1	1924	27,597,188 ¹	..	249,103	335,758
2	1925	28,082,674	..	291,520	280,980
3	1926	30,307,991 ²	..	310,157	294,583
4	1927	36,042,101	..	324,543	303,196
5	1928	43,416,831	..	404,667	340,801
6	1929	46,670,981 ³	..	425,488	372,470
7	1930	37,491,302	..	361,737	346,614
8	1931	31,583,296 ⁴	..	330,371	322,172
9	1932	25,844,288	..	257,988	261,183
10	1933	22,270,466	..	254,224	226,790
11	1934	32,866,675	..	275,950	258,301
12	1935	31,546,067	..	310,052	264,001
13	1936	35,928,606	..	341,776	288,626
14	1937	35,166,060	..	406,591	326,768
15	1938	30,924,363	..	339,644	300,039
16	1939	31,617,352	..	381,827	298,121
17	1940	34,437,475	..	466,409	358,081
18	1941	39,242,960 ⁵	..	532,366	408,347
19	1942	45,526,255	..	601,963	473,774
20	1943	53,796,716	..	672,763	571,000
21	1944	60,676,955	..	707,347	620,314
22	1945	68,384,814	..	850,393	703,198
23	1946	69,247,607	..	870,735	733,283
24	1947	74,498,091	..	932,831	817,824
25	1948	80,680,341	..	1,049,266	913,708
26	1949	87,554,362 ⁶	356,594 ⁶	1,065,169	895,911
27	1950	100,635,459 ⁷	531,314	1,186,546	930,301
28	1951	112,184,633	554,033	1,334,026	1,000,386
29	1952	125,296,896	621,506	1,374,610	1,170,249
30	1953	137,416,849	735,435	1,473,200	1,188,902
31	1954	148,062,797	702,227	1,578,539	1,202,808
32	1955	161,350,879	717,140	1,627,402	1,279,344
33	1956	192,289,896	794,683	1,900,370	1,441,012
34	1957	205,558,445	806,538	1,862,262	1,585,083
35	1958	210,959,708	866,665	1,952,997	1,618,913
36	1959	248,869,351	950,689	2,240,973	1,927,954
37	1960	269,619,054	1,032,441	2,470,454	1,996,205
38	1961	293,784,342	1,102,650	2,765,782	2,008,255
39	1962	325,564,498	1,283,264	3,101,706	2,124,126
40	1963	360,267,116	1,521,085	3,557,104	2,327,565
41	1964	417,334,919	1,854,507	3,852,641	2,594,051
42	1965	475,980,871	2,147,199	4,649,283	2,870,760
43	1966	521,597,914	2,684,023	5,768,603	3,153,273
44	1967	568,122,322	3,077,124	6,182,636	3,452,972
45	1968	618,313,206	4,212,773	6,637,572	3,589,478
46	1969	714,993,156	5,281,371	8,180,766	4,010,315
47	1970	796,635,259	6,217,484	8,757,516	4,105,872
48	1971	894,405,536	6,150,676	9,472,273	4,754,883
49	1972	1,041,720,107	6,701,299	10,369,454	5,409,953
50	1973	1,334,374,569	7,582,680	11,106,721	6,692,572
51	1974	1,656,525,696	9,870,951	14,054,386	8,865,258
52	1975	2,088,082,180	11,450,866	15,979,739	12,056,167
53	1976	2,406,649,720	15,787,211	20,437,305	11,809,793
54	1977	2,649,874,212	16,930,666	22,621,574	10,604,211

¹ For the 31 original centres.

² Includes Sarnia as of January 1926.

³ Includes Sudbury as of September 1929.

⁴ Weyburn branches absorbed by Imperial Bank, May 1931.

⁵ Includes St. Catharines as of May 1941.

⁶ Includes St. John's as of April 1949.

⁷ Includes Cornwall as of May 1950.

TABLEAU 3. Chèques tirés par province pour 34 centres

Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia — Colombie-Britannique	No
thousands of dollars — milliers de dollars						
8,132,989	11,209,398	4,229,602	571,593	1,143,581	1,725,164	1
8,475,226	11,236,044	4,233,746	632,911	1,090,001	1,842,246	2
9,909,471	11,998,344 ²	3,927,571	689,731	1,218,301	1,959,833	3
12,643,907	14,641,811	4,055,853	743,343	1,276,392	2,053,056	4
14,912,653	17,312,295	5,249,005	910,241	1,790,395	2,496,774	5
16,483,667	18,543,768 ³	4,788,951	1,062,572	2,071,283	2,922,782	6
13,137,059	15,044,340	3,712,136	935,991	1,630,953	2,322,471	7
10,550,074	13,376,841	3,319,620	664,902 ⁴	1,213,516	1,805,800	8
7,766,200	11,258,872	3,172,024	660,046	965,136	1,502,839	9
8,567,070	13,027,438	4,825,470	606,164	982,720	1,491,590	10
9,449,712	14,919,504	4,709,123	650,422	977,695	1,625,968	11
8,977,530	13,876,626	4,632,793	693,420	1,119,183	1,672,462	12
10,938,647	15,778,680	4,688,840	720,522	1,096,157	2,075,358	13
11,568,422	15,939,149	3,020,053	651,832	1,155,136	2,098,109	14
9,965,182	13,810,063	2,689,273	716,791	1,166,320	1,937,051	15
9,820,400	13,618,490	3,473,377	788,489	1,216,364	2,020,284	16
9,973,062	15,384,403	3,889,320	822,019	1,407,068	2,137,113	17
11,068,667	18,214,189 ⁵	4,065,871	870,884	1,654,890	2,427,146	18
12,751,094	22,136,164	3,941,724	981,039	1,799,614	2,840,883	19
15,373,882	24,681,702	5,670,636	1,185,079	2,344,249	3,297,405	20
17,222,287	26,902,945	7,076,502	1,670,459	2,741,479	3,735,622	21
19,309,333	31,543,362	7,027,004	1,661,752	2,873,408	4,416,364	22
20,749,359	30,401,956	6,470,545	1,617,174	3,036,961	5,367,594	23
22,919,908	30,433,876	7,495,755	1,998,253	3,359,728	6,539,916	24
23,689,832	33,381,605	8,509,485	2,131,747	3,961,078	7,043,620	25
24,732,489	36,469,081	9,331,934	2,412,447	4,750,145	7,540,592	26
29,106,858	43,146,167 ⁷	9,114,640	2,541,150	5,631,916	8,446,567	27
32,728,719	47,046,957	10,550,812	2,782,549	6,241,572	9,945,579	28
35,494,561	52,717,444	11,689,816	3,259,811	7,857,888	11,111,011	29
38,139,426	59,073,781	12,259,036	3,718,559	9,041,687	11,786,823	30
42,853,001	65,614,572	11,601,654	3,471,274	9,082,397	11,956,325	31
47,931,768	71,973,447	11,294,021	3,554,015	10,160,888	12,812,854	32
57,635,781	84,580,094	13,970,893	4,148,700	12,586,890	15,231,473	33
60,153,468	92,469,361	13,640,549	4,609,553	13,810,325	16,621,306	34
63,318,151	92,468,361	15,860,889	5,190,676	13,438,592	16,244,464	35
70,466,037	117,852,353	17,158,347	5,568,012	15,078,069	17,626,917	36
80,114,229	125,319,948	19,080,829	6,122,078	15,464,261	18,018,609	37
97,213,839	134,719,363	21,130,709	6,666,735	17,743,454	20,433,555	38
97,851,664	149,812,492	21,191,394	7,268,003	19,842,103	23,089,746	39
108,813,868	162,200,060	26,495,606	7,770,546	22,511,693	25,069,589	40
126,978,357	191,639,223	27,283,724	8,194,773	25,565,565	29,372,078	41
144,586,126	219,777,367	30,921,496	8,929,481	28,452,416	33,646,743	42
161,890,942	234,460,197	33,714,561	11,166,623	30,701,882	38,057,010	43
172,342,463	257,011,586	35,371,753	12,758,519	35,243,313	41,281,302	44
108,967,485	286,109,924	34,183,866	14,065,635	41,907,512	46,638,961	45
194,298,992	347,670,054	36,435,874	14,684,497	47,591,214	56,840,073	46
209,288,301	402,943,983	39,350,014	16,302,853	52,255,781	57,413,455	47
232,281,965	463,437,596	43,166,257	16,657,450	53,490,202	64,994,234	48
270,785,797	544,756,827	47,800,111	17,162,377	60,007,401	78,726,888	49
328,719,288	720,817,489	58,366,915	20,311,038	78,781,833	101,996,033	50
433,121,617	841,985,153	81,405,401	24,260,195	109,513,989	133,448,746	51
539,737,648	1,082,033,951	93,584,659	29,108,820	140,134,737	163,995,593	52
639,638,516	1,206,787,422	105,140,002	34,763,820	178,013,238	194,272,413	53
697,179,228	1,343,599,864	107,019,614	38,123,740	205,941,836	207,853,479	54

¹ Pour les 31 premiers centres.

² Y compris Sarnia à partir de janvier 1926.

³ Y compris Sudbury à partir de septembre 1929.

⁴ Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

⁵ Y compris St. Catharines à partir de mai 1941.

⁶ Y compris St. John's à partir d'avril 1949.

⁷ Y compris Cornwall à partir de mai 1950.

TABLE 4. Cheques Cashed by Province for 50 Centres

No.	Year — Année	Canada	Newfound- land — Terre- Neuve	Prince Edward Island — Île-du- Prince- Édouard	Nova Scotia — Nouvelle-Écosse	New Brunswick — Nouveau- Brunswick
		thousands of dollars — milliers de dollars				
1	1953	142,533,072	735,435	172,914	1,815,762	1,510,698
2	1954	153,192,527	702,227	456,946	1,897,226	1,535,270
3	1955	166,537,862	717,140	182,139	1,947,794	1,673,888
4	1956	198,376,666	794,683	209,651	2,243,423	1,936,442
5	1957	212,235,195	806,538	241,087	2,168,006	2,095,629
6	1958	228,173,165	866,665	228,326	2,319,544	2,172,835
7	1959	256,243,215	950,689	292,373	2,657,981	2,441,465
8	1960	277,810,037	1,032,441	327,348	2,917,016	2,608,843
9	1961	302,741,442	1,102,650	329,543	3,196,333	2,634,676
10	1962	335,798,492	1,283,264	327,536	3,579,589	2,742,422
11	1963	371,824,999	1,521,085	379,106	4,097,086	3,006,061
12	1964	430,263,557	1,854,507	440,293	4,433,310	3,378,390
13	1965	491,027,941	2,147,199	514,117	5,320,540	3,876,502
14	1966	537,826,117	2,684,823	588,446	6,487,030	4,382,395
15	1967	585,081,687	3,077,124	697,615	6,929,053	4,937,763
16	1968	636,698,635	4,212,773	725,810	7,536,897	5,033,402
17	1969	735,404,385	5,281,371	787,312	9,231,619	5,650,488
18	1970	817,910,483	6,217,484	827,012	9,851,489	5,843,822
19	1971	919,462,343	6,150,676	871,711	10,642,339	6,887,948
20	1972	1,065,933,245	6,701,299	969,533	11,499,124	7,689,848
21	1973	1,369,885,496	7,582,680	1,162,971	12,486,135	9,501,957
22	1974	1,698,779,734	9,870,951	1,468,619	15,672,306	12,170,127
23	1975	2,138,527,425	11,450,866	1,973,284	17,874,425	16,706,648
24	1976	2,469,599,223	15,787,211	2,099,733	22,385,083	17,597,447
25	1977	2,718,308,268	16,930,666	2,149,062	24,813,580	17,054,498

TABLEAU 4. Chèques tirés par province pour 50 centres

Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia — Colombie- Britannique	No
thousands of dollars — milliers de dollars						
39,466,251	62,025,907	12,259,036	3,718,559	9,041,687	11,786,823	1
44,193,052	68,296,156	11,601,654	3,471,274	9,082,397	11,956,325	2
49,377,931	74,817,192	11,485,797	3,554,015	9,969,112	12,812,854	3
59,290,641	87,963,870	13,970,893	4,148,700	12,586,890	15,231,473	4
61,877,111	96,365,091	13,640,549	4,609,553	13,810,325	16,621,306	5
65,162,965	106,688,209	15,860,889	5,190,676	13,438,592	16,244,464	6
72,341,669	122,127,693	17,158,347	5,568,012	15,078,069	17,626,917	7
82,129,559	130,109,053	19,080,829	6,122,078	15,464,261	18,018,609	8
89,510,663	139,993,124	21,130,709	6,666,735	17,743,454	20,433,555	9
100,435,754	156,038,681	21,191,394	7,268,003	19,842,103	23,089,746	10
111,635,747	169,338,480	26,495,606	7,770,546	22,511,693	25,069,589	11
130,186,675	199,554,242	27,283,724	8,194,773	25,565,565	29,372,078	12
148,165,614	229,053,833	30,921,496	8,929,481	28,452,416	33,646,743	13
165,757,599	244,285,748	33,714,561	11,166,623	30,701,882	38,057,010	14
177,754,008	267,031,237	35,371,753	12,758,519	35,243,313	41,281,302	15
185,383,684	297,010,095	34,183,866	14,065,635	41,907,512	46,638,961	16
199,376,448	359,525,489	36,435,874	14,684,497	47,591,214	56,840,073	17
215,068,885	414,779,688	39,896,960	16,302,853	51,708,835	57,413,455	18
238,416,802	478,184,724	43,166,257	16,657,450	53,490,202	64,994,234	19
276,603,783	558,772,881	47,800,111	17,162,377	60,007,401	78,726,888	20
335,717,900	743,978,034	59,161,477	20,311,038	77,987,271	101,996,033	21
442,228,606	868,740,794	81,405,401	24,260,195	109,513,989	133,448,746	22
549,834,039	1,113,864,354	93,584,659	29,108,820	140,134,737	163,995,593	23
651,093,998	1,248,446,278	105,140,002	34,763,820	178,013,238	194,272,413	24
709,853,864	1,388,567,929	107,019,614	38,123,740	205,941,836	207,853,479	25

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre

Year — Année	St. John's	Charlottetown	Glace Bay	Halifax	Sydney	Fredericton
thousands of dollars — milliers de dollars						
1924 . . . . .	..	..	..	249,103	..	..
1926 . . . . .	..	..	..	310,157	..	..
1929 . . . . .	..	..	..	425,488	..	..
1930 . . . . .	..	..	..	361,737	..	..
1932 . . . . .	..	..	..	257,988	..	..
1933 . . . . .	..	..	..	254,224	..	..
1935 . . . . .	..	..	..	310,052	..	..
1938 . . . . .	..	..	..	339,644	..	..
1939 . . . . .	..	..	..	381,827	..	..
1940 . . . . .	..	..	..	466,409	..	..
1941 . . . . .	..	..	..	532,366	..	..
1945 . . . . .	..	..	..	850,393	..	..
1946 . . . . .	..	..	..	870,735	..	..
1949	451,328 ¹	..	..	1,065,169	..	..
1950	531,314	..	..	1,186,546	..	..
1953	735,435	172,914	46,061	1,473,200	296,501	321,796
1955	717,140	182,139	43,508	1,627,402	276,884	394,544
1960	1,032,441	327,349	59,119	2,470,454	387,441	612,638
1961	1,102,650	329,543	61,115	2,765,782	369,436	626,421
1962	1,283,264	327,536	68,571	3,101,706	409,312	618,296
1963	1,521,085	379,106	73,042	3,557,104	466,940	678,496
1964	1,854,507	440,293	79,334	3,852,641	501,335	784,339
1965	2,147,199	514,117	87,724	4,649,283	583,533	1,005,742
1966	2,684,823	588,446	116,650	5,768,603	601,777	1,229,122
1967	3,077,124	697,615	135,008	6,182,636	611,409	1,484,791
1968	4,212,773	725,810	123,478	6,637,572	775,847	1,443,924
1969	5,281,371	787,312	152,378	8,180,766	898,475	1,640,173
1970	6,217,484	827,012	141,603	8,757,516	952,370	1,737,950
1971	6,150,676	871,711	143,868	9,472,273	1,026,198	2,133,065
1972	6,701,299	969,533	125,258	10,369,454	1,004,412	2,279,895
1973	7,582,680	1,162,971	141,987	11,106,721	1,237,427	2,809,385
1974	9,870,951	1,468,619	177,045	14,054,386	1,440,875	3,304,869
1975	11,450,866	1,973,284	203,040	15,979,739	1,691,646	4,650,481
1976	15,787,211	2,099,733	214,778	20,437,305	1,733,000	5,787,654
1977	16,930,666	2,149,062	223,015	22,621,574	1,968,991	6,450,287

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Moncton	Saint John	Chicoutimi	Drummondville	Granby	Montréal
thousands of dollars — milliers de dollars						
1924	73,360	262,398	..	..	..	7,502,004
1926	80,081	214,502	..	..	..	7,765,597
1929	99,598	272,872	..	..	..	15,558,096
1930	101,018	245,596	..	..	..	12,271,207
1932	73,548	187,635	..	..	..	7,135,516
1933	72,568	154,222	..	..	..	7,943,786
1935	90,680	173,321	..	..	..	8,307,135
1938	108,144	191,895	..	..	..	9,005,746
1939	108,890	189,231	..	..	..	8,759,472
1940	131,874	226,207	..	..	..	8,714,457
1941	154,751	253,596	..	..	..	9,904,908
1945	257,724	445,474	..	..	..	17,486,994
1946	276,713	456,570	..	..	..	18,828,184
1949	383,935	511,976	..	..	..	22,037,125
1950	408,605	521,696	..	..	..	26,099,176
1953	508,736	680,166	228,306	137,053	164,561	34,178,607
1955	558,647	720,697	231,515	138,552	194,570	43,262,349
1960	703,300	1,292,907	311,046	219,749	264,465	73,203,832
1961	725,886	1,282,369	353,331	261,188	288,967	78,593,811
1962	771,911	1,352,215	410,722	302,054	326,628	88,211,663
1963	819,463	1,508,102	435,334	338,120	343,933	98,803,788
1964	887,873	1,706,178	540,000	397,678	402,607	116,379,368
1965	1,035,278	1,835,482	588,811	433,777	441,664	132,793,252
1966	1,075,397	2,077,876	618,846	432,734	475,060	149,105,805
1967	1,269,034	2,183,938	668,086	488,422	524,079	159,094,150
1968	1,453,887	2,135,591	792,531	532,465	541,342	163,784,505
1969	1,655,550	2,354,765	876,813	615,244	637,605	176,195,327
1970	1,621,304	2,484,568	933,179	837,332	791,475	187,895,615
1971	1,851,592	2,903,291	992,558	917,173	1,003,583	205,857,334
1972	2,219,530	3,190,423	1,090,461	768,785	907,097	238,059,245
1973	2,793,537	3,899,035	1,345,107	961,119	1,119,135	286,087,255
1974	3,653,739	5,211,519	1,941,062	1,056,280	1,445,667	374,598,780
1975	5,760,138	6,296,029	2,220,629	1,220,984	1,625,744	457,878,864
1976	5,285,802	6,523,991	2,490,290	1,387,504	1,706,094	548,486,609
1977	3,424,504	7,179,707	2,774,650	1,457,765	1,868,215	609,658,655

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Québec	St-Hyacinthe	Shawinigan	Sherbrooke	Trois-Rivières	Valleyfield
thousands of dollars — milliers de dollars						
1924	533,784	..	..	97,201	..	..
1926	606,289	..	..	103,340	..	..
1929	788,144	..	..	137,427	..	..
1930	744,929	..	..	120,923	..	..
1932	560,687	..	..	69,997	..	..
1933	558,047	..	..	65,237	..	..
1935	606,964	..	..	63,431	..	..
1938	875,696	..	..	83,740	..	..
1939	977,213	..	..	83,715	..	..
1940	1,160,798	..	..	97,807	..	..
1941	1,050,000	..	..	113,759	..	..
1945	1,648,624	..	..	173,715	..	..
1946	1,722,534	..	..	198,641	..	..
1949	2,410,871	..	..	284,493	..	..
1950	2,695,920	..	..	311,762	..	..
1953	3,535,148	185,679	131,875	425,671	382,619	96,732
1955	4,220,648	209,777	139,637	448,771	421,428	110,684
1960	6,285,281	325,315	181,320	625,117	567,905	145,529
1961	7,912,527	399,630	200,016	707,501	638,830	154,862
1962	8,818,728	461,038	215,616	821,273	690,900	177,132
1963	9,092,942	522,825	227,554	917,138	770,127	183,986
1964	9,564,067	591,714	255,496	1,034,922	818,489	202,334
1965	10,599,128	652,935	288,676	1,193,746	945,919	227,706
1966	11,549,732	731,092	286,129	1,235,405	1,052,573	270,223
1967	13,248,373	705,185	280,425	1,400,594	1,056,825	287,869
1968	15,671,370	790,693	304,746	1,511,610	1,146,373	308,049
1969	16,415,280	919,870	348,342	1,688,385	1,315,293	364,289
1970	19,607,462	981,207	355,883	1,785,224	1,530,056	351,452
1971	24,396,066	1,184,023	344,938	2,028,565	1,313,820	378,742
1972	30,724,156	1,091,106	368,582	2,007,396	1,171,183	420,772
1973	39,967,844	1,273,914	401,002	2,664,189	1,366,095	532,240
1974	55,929,746	1,553,071	480,879	2,593,091	1,960,414	669,616
1975	78,894,510	1,867,410	529,373	2,964,274	1,898,151	734,100
1976	87,696,610	2,382,447	587,616	3,455,297	2,058,492	843,039
1977	83,740,908	2,712,900	655,701	3,779,665	2,237,037	968,368

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Brantford	Chatham	Cornwall	Fort William ²	Guelph	Hamilton
	thousands of dollars — milliers de dollars					
1924	85,523	83,844	..	94,544	..	551,819
1926	104,344	78,114	..	93,313	..	625,861
1929	166,590	112,271	..	102,157	..	909,896
1930	126,814	95,459	..	78,029	..	831,840
1932	85,438	71,625	..	55,336	..	526,944
1933	80,403	64,148	..	47,791	..	460,728
1935	94,185	79,902	..	50,202	..	559,389
1938	109,468	103,273	..	68,128	..	625,033
1939	107,115	102,262	..	67,033	..	644,432
1940	133,917	114,927	..	81,267	..	837,849
1941	163,478	124,725	..	110,016	..	1,105,198
1945	253,507	171,783	..	171,657	..	1,360,760
1946	269,744	185,638	..	185,151	..	1,460,389
1949	435,843	315,369	..	225,287	..	2,124,307
1950	422,414	346,209	104,524 ³	248,218	..	2,369,330
1953	522,688	433,439	200,421	311,696	280,724	3,409,586
1955	529,527	425,388	292,899	354,324	290,302	3,556,485
1960	688,254	655,467	406,526	454,425	439,128	5,730,223
1961	693,833	654,195	455,088	483,450	464,919	5,988,206
1962	791,851	665,473	476,467	500,329	514,090	6,709,167
1963	855,872	756,246	519,027	544,409	580,360	7,429,937
1964	921,946	868,547	609,142	583,174	637,564	8,570,766
1965	1,037,147	932,891	684,950	678,252	746,659	9,968,268
1966	1,229,858	997,126	864,691	767,934	810,868	10,734,804
1967	1,538,214	1,153,382	854,930	809,191	972,781	10,882,411
1968	1,453,105	1,307,569	883,854	748,861	1,081,339	12,293,037
1969	1,569,803	1,403,253	1,064,134	887,569	1,192,692	14,877,229
1970	1,785,387	1,560,325	999,264	..	1,199,477	15,484,281
1971	1,734,427	2,429,682	1,093,852	..	1,344,384	16,928,597
1972	1,966,049	3,235,953	1,177,124	..	1,627,043	17,335,918
1973	2,572,036	3,190,927	1,236,573	..	2,079,556	21,948,165
1974	3,170,916	4,740,885	1,627,532	..	2,793,019	27,388,829
1975	3,547,314	5,943,811	1,521,999	..	2,748,055	32,453,937
1976	4,364,017	7,541,476	1,790,783	..	3,203,187	34,498,706
1977	4,553,957	6,647,119	1,856,996	..	3,315,116	35,894,556

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Kingston	Kitchener	London	Niagara Falls	Oshawa	Ottawa
thousands of dollars — milliers de dollars						
1924	63,623	95,723	265,782	..	..	1,957,362
1926	64,841	107,791	294,439	..	..	1,868,015
1929	83,877	159,266	424,804	..	..	2,001,695
1930	79,797	139,514	408,176	..	..	1,904,805
1932	55,086	96,267	315,953	..	..	1,579,528
1933	51,473	93,146	299,130	..	..	1,339,009
1935	55,637	114,191	362,319	..	..	1,444,158
1938	71,213	141,032	389,223	..	..	1,203,891
1939	72,712	145,302	385,769	..	..	1,266,268
1940	92,307	174,499	441,622	..	..	2,191,384
1941	105,515	218,415	497,465	..	..	3,334,459
1945	179,186	324,491	819,217	..	..	7,810,893
1946	205,648	363,577	871,612	..	..	5,170,463
1949	241,454	494,709	1,181,503	..	..	4,040,899
1950	273,225	536,279	1,391,712	..	..	4,140,137
1953	341,335	765,741	1,973,402	483,575	1,279,365	4,588,480
1955	419,088	817,143	2,055,088	492,185	1,187,659	3,267,768
1960	520,401	1,268,458	3,438,475	524,104	2,403,255	5,428,618
1961	561,700	1,321,571	3,728,758	520,090	2,866,512	5,923,469
1962	627,367	1,580,719	4,184,759	583,748	3,594,666	6,765,125
1963	709,932	1,796,074	4,759,177	614,568	4,273,812	7,472,755
1964	809,636	2,006,150	5,763,605	686,661	4,818,992	8,601,107
1965	940,493	2,322,531	7,062,318	862,986	5,750,542	8,687,423
1966	1,019,805	2,764,606	7,234,046	951,241	5,933,947	9,624,047
1967	1,104,544	2,871,119	7,866,449	956,857	5,914,578	12,363,375
1968	1,253,610	3,279,098	8,488,986	970,326	6,550,238	13,090,133
1969	1,448,269	4,107,962	9,540,367	1,056,634	7,146,531	14,705,592
1970	1,496,145	4,237,706	10,272,665	1,107,274	5,746,732	15,386,126
1971	1,683,604	4,626,746	11,671,346	1,111,849	8,651,600	18,309,177
1972	1,818,886	5,192,030	13,765,435	1,221,412	8,694,246	20,365,185
1973	2,169,193	6,447,658	16,887,429	1,522,608	11,518,022	23,108,386
1974	2,666,718	7,875,556	21,301,385	1,706,643	14,689,196	27,971,471
1975	3,288,570	9,082,502	24,939,943	1,596,864	17,164,346	32,676,364
1976	3,590,246	9,892,778	27,301,658	2,163,060	19,006,928	39,130,494
1977	3,599,949	9,654,646	29,287,012	2,420,402	19,635,233	46,651,477

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Peter- borough	Port Arthur ²	St. Catharines	Sarnia	Sault Ste. Marie	Sudbury
thousands of dollars — milliers de dollars						
1924	69,005	..	..	..	..	..
1926	76,226	..	..	96,816	..	..
1929	93,245	..	..	146,820	..	34,617
1930	84,633	..	..	124,524	..	87,110
1932	55,427	..	..	95,059	..	40,330
1933	49,089	..	..	86,379	..	41,886
1935	60,023	..	..	69,145	..	55,596
1938	70,269	..	..	75,490	..	84,716
1939	70,496	..	..	76,490	..	85,812
1940	90,582	..	..	79,517	..	90,336
1941	114,548	..	140,740	105,820	..	96,813
1945	166,315	..	241,951	231,194	..	127,466
1946	197,281	..	253,814	244,695	..	153,373
1949	279,740	..	379,037	310,463	..	267,191
1950	308,157	..	444,389	339,484	..	290,184
1953	365,075	267,103	632,551	433,419	485,198	434,357
1955	380,474	264,472	683,521	476,917	452,581	497,174
1960	588,320	381,793	861,905	631,965	849,716	650,352
1961	566,260	398,863	959,735	701,576	820,240	711,292
1962	615,616	401,141	1,089,736	761,867	904,898	792,746
1963	696,514	439,543	1,162,836	745,363	993,783	812,918
1964	850,500	480,042	1,504,844	760,770	1,019,060	838,983
1965	927,069	569,623	1,796,657	888,766	1,058,707	973,684
1966	1,071,951	592,461	2,020,306	1,094,866	1,149,027	1,095,945
1967	1,217,405	647,129	2,123,929	1,253,850	1,178,571	1,274,936
1968	1,209,206	684,743	2,261,310	1,427,132	1,242,601	1,477,068
1969	1,230,405	795,462	2,421,445	1,559,025	1,228,557	1,698,729
1970	1,266,631	892,601	2,262,528	1,538,798	2,440,059	1,937,429
1971	1,339,532	..	2,524,045	1,651,158	3,139,508	2,239,210
1972	1,447,390	..	2,719,899	1,723,631	1,925,422	2,337,870
1973	1,692,647	..	3,154,779	2,015,778	6,091,621	2,475,438
1974	2,072,940	..	3,778,119	2,622,763	5,008,439	2,643,897
1975	2,362,713	..	4,444,613	3,226,521	7,213,588	3,205,476
1976	2,783,144	..	8,842,139	4,169,187	13,589,043	3,399,214
1977	2,942,556	..	7,294,795	5,441,980	15,440,821	3,763,072

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Thunder Bay ²	Timmins	Toronto	Windsor	Brandon	Winnipeg
thousands of dollars — milliers de dollars						
1924 . . . . .	..	..	7,659,055	283,118	48,518	4,229,602
1926 . . . . .	..	..	8,209,524	379,060	50,323	3,877,248
1929 . . . . .	..	..	13,714,209	594,321	62,315	4,788,951
1930 . . . . .	..	..	10,654,984	428,655	50,606	3,712,136
1932 . . . . .	..	..	8,066,205	215,674	33,569	3,138,455
1933 . . . . .	..	..	10,221,688	192,658	27,283	4,798,187
1935 . . . . .	..	..	10,642,516	289,363	25,666	4,632,793
1938 . . . . .	..	..	10,428,036	440,291	32,847	2,656,426
1939 . . . . .	..	..	10,173,867	420,932	33,812	3,439,565
1940 . . . . .	..	..	10,510,503	545,693	41,907	3,847,413
1941 . . . . .	..	..	11,354,827	742,770	54,555	4,011,316
1945 . . . . .	..	..	18,760,600	924,342	90,944	6,936,060
1946 . . . . .	..	..	19,907,026	933,545	104,140	6,366,405
1949 . . . . .	..	..	24,712,386	1,460,893	145,757	9,186,177
1950 . . . . .	..	..	30,276,045	1,655,861	154,493	8,960,147
1953 . . . . .	..	156,161	42,579,170	2,082,420	186,064	12,072,972
1955 . . . . .	..	156,546	55,628,553	2,589,098	191,776	11,294,021
1960 . . . . .	..	191,111	101,652,499	2,344,058	255,007	18,825,822
1961 . . . . .	..	203,137	109,570,868	2,399,362	269,028	20,861,681
1962 . . . . .	..	227,646	121,733,430	2,517,840	271,465	20,919,929
1963 . . . . .	..	236,354	130,999,231	2,939,769	289,517	26,206,089
1964 . . . . .	..	272,200	155,418,798	3,531,255	328,967	26,954,757
1965 . . . . .	..	287,949	178,642,251	4,234,667	322,078	30,599,418
1966 . . . . .	..	388,007	188,901,897	5,038,315	401,616	33,312,945
1967 . . . . .	..	349,735	205,975,596	5,722,255	497,111	34,874,642
1968 . . . . .	..	370,924	230,701,009	6,235,946	537,494	33,646,372
1969 . . . . .	..	435,559	284,035,312	7,120,960	531,444	35,904,430
1970	1,888,555	447,868	336,567,159	7,155,279	546,946	39,350,014
1971	2,359,606	499,787	387,036,643	7,809,971	610,258	42,555,999
1972	2,442,856	547,931	460,485,009	8,743,592	729,440	47,070,671
1973	2,807,134	622,591	621,392,070	11,045,423	794,562	58,366,915
1974	3,435,648	929,905	719,525,626	12,791,307	992,948	80,412,453
1975	3,966,255	1,229,403	938,561,392	14,690,688	1,165,824	92,418,835
1976	4,741,570	1,446,615	1,040,413,731	16,578,302	1,355,679	103,784,323
1977	5,359,243	1,615,077	1,166,699,971	16,493,951	1,562,556	105,457,058

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Continued

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — suite

Year — Année	Moose Jaw	Prince Albert	Regina	Saskatoon	Calgary
thousands of dollars — milliers de dollars					
1924	97,033	24,529	332,916	117,115	638,162
1926	110,068	28,606	454,108	146,931	717,870
1929	128,435	39,151	670,829	224,157	1,253,616
1930	112,898	32,682	595,867	194,544	898,428
1932	61,063	21,124	462,875	114,984	513,557
1933	48,698	17,845	439,592	100,029	557,892
1935	53,873	24,435	505,053	110,059	616,830
1938	68,604	25,789	507,533	114,865	650,667
1939	83,326	27,798	555,512	121,853	661,676
1940	89,421	33,392	558,938	140,268	764,330
1941	103,733	45,346	561,115	160,690	923,983
1945	173,807	84,700	1,111,542	291,703	1,523,535
1946	185,850	104,870	977,252	349,202	1,602,017
1949	248,493	133,323	1,565,140	465,491	2,507,518
1950	248,526	140,422	1,640,420	511,782	2,870,682
1953	319,040	175,350	2,482,736	741,433	5,020,506
1955	295,193	155,490	2,395,123	708,209	5,415,909
1960	407,835	235,304	4,377,349	1,101,592	8,773,941
1961	379,010	247,306	4,869,831	1,170,588	10,326,214
1962	422,339	253,269	5,326,695	1,265,700	11,415,990
1963	424,312	257,849	5,727,082	1,361,303	12,291,349
1964	441,559	275,287	5,926,437	1,551,490	14,070,305
1965	475,891	296,308	6,323,104	1,834,178	15,495,880
1966	567,925	322,877	7,886,732	2,389,089	16,474,804
1967	425,698	393,465	9,036,179	2,903,177	18,430,118
1968	431,455	451,454	10,114,316	3,068,410	22,356,723
1969	443,314	488,525	10,469,343	3,283,315	25,470,161
1970	419,306	489,757	12,309,253	3,084,537	28,896,068
1971	455,166	541,733	12,463,808	3,196,743	29,754,338
1972	506,195	648,165	12,647,496	3,360,521	33,402,603
1973	626,053	704,566	14,759,218	4,221,201	42,347,970
1974	738,280	834,671	17,748,431	4,938,813	62,325,391
1975	888,134	953,761	21,491,131	5,775,794	77,126,848
1976	1,053,425	1,145,627	25,442,015	7,122,753	102,379,679
1977	1,134,810	1,304,361	27,277,017	8,407,552	114,792,343

TABLE 5. Cheques Cashed Against Individual Accounts, by Centre — Concluded

TABLEAU 5. Chèques tirés sur des comptes personnels, par centre — fin

Year — Année	Edmonton	Lethbridge	Medicine Hat	Vancouver ⁴	Victoria
	thousands of dollars — milliers de dollars				
1924					
1924	343,501	58,855	54,545	1,469,216	255,948
1926	398,021	67,395	35,705	1,630,328	329,505
1929	603,872	97,221	54,259	2,471,035	451,747
1930	570,300	73,732	37,887	1,906,556	415,915
1932	393,432	37,069	21,078	1,241,571	261,268
1933	366,411	36,911	21,506	1,254,464	237,126
1935	400,420	48,945	27,322	1,409,743	262,719
1938	430,271	57,228	28,154	1,619,904	316,967
1939	470,279	56,702	27,707	1,666,058	354,226
1940	553,324	56,707	32,707	1,765,662	371,451
1941	620,647	67,723	42,537	2,015,100	412,046
1945	1,165,857	118,735	65,281	3,815,058	601,306
1946	1,213,183	146,971	74,790	4,580,306	787,288
1949	1,893,297	246,490	102,840	6,476,880	1,063,712
1950	2,371,402	284,388	105,444	7,302,716	1,143,851
1953	3,514,626	349,470	157,085	10,345,653	1,441,170
1955	4,051,761	354,899	146,543	11,071,651	1,741,203
1960	5,975,975	488,953	225,390	15,517,709	2,500,900
1961	6,672,384	501,226	243,630	17,766,910	2,666,645
1962	7,550,912	580,068	295,133	19,602,381	3,487,365
1963	9,311,561	616,173	292,610	21,679,909	3,389,680
1964	10,541,712	643,859	309,689	25,239,274	4,132,804
1965	11,937,495	695,785	323,256	29,323,153	4,323,590
1966	13,046,914	808,376	371,788	33,171,639	4,885,371
1967	15,492,153	922,236	398,806	35,223,762	6,057,540
1968	18,021,245	1,088,964	440,580	40,316,936	6,332,025
1969	20,419,917	1,213,452	487,684	49,414,299	7,425,774
1970	21,106,965	1,233,107	472,695	50,153,771	7,259,684
1971	21,845,007	1,353,101	537,756	56,335,442	8,658,792
1972	24,487,009	1,532,404	585,385	68,766,823	9,960,065
1973	33,030,660	1,909,007	699,634	89,332,460	12,663,573
1974	43,929,823	2,367,326	891,449	113,258,858	20,189,888
1975	59,241,938	2,731,879	1,034,072	133,137,350	30,858,243
1976	71,065,750	3,154,597	1,413,212	161,425,969	32,846,444
1977	86,211,228	3,452,734	1,485,531	172,008,146	35,845,333

¹ Estimate. — Estimées.

² Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — Fort William s'est joint à Port Arthur en janvier 1970 pour former le centre de compensation de Thunder Bay. Afin de préserver la continuité des chiffres des 35 premiers centres, on a appliqué à Thunder Bay la relation existant en 1969 afin d'arriver aux chiffres de Fort William.

³ Eight months. — Huit mois.⁴ New Westminster included in Vancouver. — New Westminster est compris dans Vancouver.

TABLE 6. Cheques Cashed by Clearing Centre and Month
TABLEAU 6. Chèques encaissés par centre de compensation et par mois

	Newfoundland Terre-Neuve		Prince Edward Island Île-du-Prince-Édouard	
	St. John's		Charlottetown	
	1976	1977	1976	1977
	thousands of dollars - milliers de dollars			
January - Janvier	1,268,046	1,056,391	174,147	159,334
February - Février	951,667	1,569,260	180,101	129,348
March - Mars	1,231,381	1,732,365	175,195	172,733
April - Avril	1,212,242	1,337,497	161,648	178,012
May - Mai	1,366,253	1,650,749	175,988	170,564
June - Juin	1,144,557	1,447,915	201,601	166,014
July - Juillet	1,559,727	1,130,301	170,770	212,310
August - Août	1,477,275	1,388,623	174,828	198,901
September - Septembre	1,484,484	1,541,161	180,261	197,499
October - Octobre	1,375,094	1,269,546	168,382	182,967
November - Novembre	1,263,873	1,547,563	175,609	182,719
December - Décembre	1,425,612	1,259,295	161,203	191,661
Total	15,787,211	16,930,666	2,099,733	2,149,062
Nova Scotia - Nouvelle-Écosse				
	Glace Bay		Halifax	
	1976	1977	1976	1977
	thousands of dollars - milliers de dollars			
January - Janvier	19,541	15,545	1,472,187	1,907,455
February - Février	16,577	16,806	1,379,988	1,723,205
March - Mars	17,213	17,657	1,768,301	2,103,449
April - Avril	16,071	16,448	1,493,496	2,006,374
May - Mai	17,809	18,656	1,531,951	1,908,017
June - Juin	19,454	19,942	1,523,114	1,863,824
July - Juillet	18,984	19,748	2,221,646	1,779,311
August - Août	19,198	24,854	1,920,491	1,876,124
September - Septembre	17,216	18,292	1,704,513	1,810,096
October - Octobre	16,437	17,794	1,805,353	1,669,208
November - Novembre	17,913	17,809	1,922,496	1,812,343
December - Décembre	18,365	19,464	1,693,769	2,162,168
Total	214,778	223,015	20,437,305	22,621,574
Sydney				
	Total - 3 centres			
	1976	1977	1976	1977
	thousands of dollars - milliers de dollars			
January - Janvier	159,318	129,624	1,651,046	2,052,624
February - Février	141,230	113,770	1,537,795	1,853,781
March - Mars	154,137	136,937	1,939,651	2,258,943
April - Avril	159,658	129,168	1,669,225	2,151,990
May - Mai	148,037	156,974	1,697,797	2,083,647
June - Juin	142,720	158,261	1,685,288	2,042,027
July - Juillet	141,998	164,676	2,382,628	1,963,731
August - Août	144,603	150,150	2,089,292	2,051,128
September - Septembre	126,253	203,520	1,847,982	2,031,908
October - Octobre	135,469	177,388	1,957,259	1,864,390
November - Novembre	120,105	218,105	2,060,514	2,048,257
December - Décembre	159,472	230,422	1,871,606	2,412,054
Total	1,733,000	1,968,991	22,385,083	24,813,580

TABLE 6. Cheques Cashed by Clearing Centre and Month — Continued
TABLEAU 6. Chèques encaissés par centre de compensation et par mois — suite

	New Brunswick — Nouveau-Brunswick					
	Fredericton			Moncton		
	1976	1977	1976	1977		
	thousands of dollars — milliers de dollars					
January — Janvier	475,830	420,786	559,237	266,640		
February — Février	423,935	427,779	602,505	246,252		
March — Mars	466,593	533,551	609,699	291,153		
April — Avril	478,856	474,199	549,966	287,680		
May — Mai	591,873	547,264	558,181	295,153		
June — Juin	464,997	469,588	610,947	287,310		
July — Juillet	472,347	651,698	330,737	270,793		
August — Août	497,171	615,076	297,111	308,511		
September — Septembre	480,155	461,683	287,716	285,069		
October — Octobre	464,746	619,688	283,847	289,931		
November — Novembre	478,948	649,187	299,599	308,527		
December — Décembre	492,203	579,788	296,257	287,485		
Total	5,787,654	6,450,287	5,285,802	3,424,504		
	Saint John			Total — 3 centres		
	1976	1977	1976	1977		
	thousands of dollars — milliers de dollars					
January — Janvier	472,937	528,993	1,508,004	1,216,419		
February — Février	460,723	496,614	1,487,163	1,170,645		
March — Mars	539,724	542,281	1,616,016	1,366,985		
April — Avril	540,180	599,702	1,569,002	1,361,581		
May — Mai	532,081	577,909	1,682,135	1,420,326		
June — Juin	562,960	695,254	1,638,904	1,452,152		
July — Juillet	515,503	625,849	1,318,587	1,548,340		
August — Août	524,467	641,562	1,318,749	1,565,149		
September — Septembre	574,671	598,708	1,342,542	1,345,460		
October — Octobre	609,561	579,497	1,358,154	1,489,116		
November — Novembre	582,084	570,238	1,360,631	1,527,952		
December — Décembre	609,100	723,100	1,397,560	1,590,373		
Total	6,523,991	7,179,707	17,597,447	17,054,498		
	Québec					
	Chicoutimi		Drummondville		Granby	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	151,994	157,114	100,077	101,530	123,760	112,445
February — Février	156,087	159,531	103,664	116,559	119,937	119,770
March — Mars	241,790	213,207	110,502	127,517	135,433	136,788
April — Avril	214,075	212,767	115,826	120,584	133,170	148,732
May — Mai	237,234	247,828	111,828	135,952	155,545	160,993
June — Juin	239,173	258,583	113,643	128,755	160,704	175,465
July — Juillet	195,266	229,835	119,627	118,860	147,853	167,673
August — Août	222,343	237,893	112,035	114,269	147,649	170,410
September — Septembre	200,767	237,633	119,334	113,998	143,899	171,166
October — Octobre	193,612	271,705	113,426	127,349	139,864	172,089
November — Novembre	234,582	267,476	134,125	124,787	160,500	181,542
December — Décembre	203,367	281,078	133,417	127,605	137,780	151,142
Total	2,490,290	2,774,650	1,387,504	1,457,765	1,706,094	1,868,215

TABLE 6. Cheques Cashed by Clearing Centre and Month — Continued
TABLEAU 6. Chèques encaissés par centre de compensation et par mois — suite

	Québec — Concluded — fin					
	Montréal			Québec		
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	39,874,639	49,475,737	10,802,784	7,114,369		
February — Février	39,317,009	45,750,145	7,011,965	6,799,770		
March — Mars	44,177,597	52,613,067	6,753,891	8,365,703		
April — Avril	42,528,846	50,482,888	7,410,860	7,513,485		
May — Mai	43,647,146	50,541,259	7,572,622	6,451,070		
June — Juin	48,562,870	51,603,473	8,040,368	6,305,953		
July — Juillet	46,549,460	48,034,422	7,299,254	6,571,985		
August — Août	44,978,044	51,008,282	8,096,575	7,575,782		
September — Septembre	46,566,633	51,957,867	5,813,588	6,956,114		
October — Octobre	43,981,604	50,960,098	6,292,038	7,355,882		
November — Novembre	53,168,599	53,769,744	6,585,677	6,836,936		
December — Décembre	55,134,162	53,461,673	6,060,988	5,893,859		
Total	548,486,609	609,658,655	87,696,610	83,740,908		
	St-Hyacinthe		Shawinigan		Sherbrooke	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	174,634	180,568	45,253	45,834	235,150	272,212
February — Février	161,556	212,403	52,916	49,439	231,965	284,848
March — Mars	181,883	224,196	46,198	56,727	265,161	313,947
April — Avril	173,036	191,582	40,030	47,557	283,781	292,152
May — Mai	212,583	245,701	52,142	57,209	304,546	331,956
June — Juin	204,525	224,713	50,784	63,629	327,593	340,086
July — Juillet	184,402	192,698	46,169	48,395	280,795	294,431
August — Août	178,411	226,945	44,414	51,794	290,751	322,469
September — Septembre	208,924	248,417	46,013	53,359	290,942	303,478
October — Octobre	243,231	239,397	46,092	54,335	284,460	294,879
November — Novembre	226,146	261,509	61,878	62,724	329,146	389,394
December — Décembre	233,116	264,771	55,727	64,699	331,007	339,813
Total	2,382,447	2,712,900	587,616	655,701	3,455,297	3,779,665
	Trois-Rivières		Valleyfield		Total — 10 centres	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	156,174	149,360	59,702	75,168	51,724,167	57,684,337
February — Février	142,577	158,233	56,070	67,792	47,353,746	53,718,490
March — Mars	168,754	148,488	66,453	93,324	52,147,662	62,292,964
April — Avril	174,316	173,057	66,810	73,308	51,140,750	59,256,112
May — Mai	188,048	191,138	76,075	85,459	52,513,769	58,448,565
June — Juin	184,977	183,937	77,118	91,360	57,961,755	59,375,954
July — Juillet	166,935	183,120	72,162	77,057	55,061,923	55,918,476
August — Août	177,404	186,463	68,258	80,942	54,315,884	59,975,249
September — Septembre	166,889	191,856	70,247	80,537	53,627,236	60,314,425
October — Octobre	159,552	208,323	67,142	79,693	51,521,021	59,763,750
November — Novembre	184,463	233,652	80,080	79,871	61,165,196	233,652
December — Décembre	188,403	229,410	82,922	83,857	62,560,889	60,897,907
Total	2,058,492	2,237,037	843,039	968,368	651,093,998	709,853,864

TABLE 6. Cheques Cashied by Clearing Centre and Month — Continued
TABLEAU 6. Chèques encaissés par centre de compensation et par mois — suite

	Ontario					
	Brantford		Chatham		Cornwall	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	392,352	331,652	581,437	629,020	130,471	111,150
February — Février	323,682	345,161	545,227	560,969	118,748	128,028
March — Mars	375,466	430,776	715,134	565,922	149,519	148,358
April — Avril	369,448	368,223	480,827	354,807	153,471	145,340
May — Mai	354,549	392,576	433,577	359,676	145,883	161,417
June — Juin	387,050	406,616	505,986	459,304	168,005	172,717
July — Juillet	366,242	366,777	608,070	464,068	165,990	170,899
August — Août	362,449	403,170	582,058	603,450	140,107	174,121
September — Septembre	346,922	402,477	657,047	637,888	143,377	159,878
October — Octobre	340,372	365,283	724,758	741,181	148,245	158,369
November — Novembre	412,694	381,654	804,364	665,182	163,068	157,370
December — Décembre	382,791	359,592	902,991	605,652	163,899	169,349
Total	4,364,017	4,553,957	7,541,476	6,647,119	1,790,783	1,856,996
	Guelph		Hamilton		Kingston	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	244,842	309,075	2,472,902	2,645,046	299,506	275,532
February — Février	203,840	309,808	2,501,281	2,857,657	256,860	255,033
March — Mars	225,780	273,960	2,866,347	2,870,601	278,932	306,334
April — Avril	216,261	251,470	3,179,130	2,808,588	269,659	286,656
May — Mai	243,836	254,356	3,003,714	3,293,422	300,985	329,247
June — Juin	260,396	291,227	3,137,856	3,172,137	288,182	302,117
July — Juillet	274,191	279,965	2,969,783	3,008,943	306,013	285,404
August — Août	263,607	270,319	3,058,776	3,167,719	292,387	318,758
September — Septembre	291,006	286,823	2,725,364	2,890,315	317,297	304,199
October — Octobre	256,738	257,634	2,626,967	2,910,108	338,617	289,592
November — Novembre	382,148	242,535	2,914,027	3,261,576	315,356	320,127
December — Décembre	340,542	287,944	3,042,559	3,008,444	326,452	326,950
Total	3,203,187	3,315,116	34,498,706	35,894,556	3,590,246	3,599,949
	Kitchener		London		Niagara Falls	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	715,327	660,614	2,098,379	3,256,525	154,728	157,741
February — Février	724,776	691,039	1,797,319	2,216,729	143,066	156,256
March — Mars	845,038	818,519	2,234,076	2,712,056	162,202	203,719
April — Avril	896,590	817,456	2,132,459	2,634,691	164,214	166,634
May — Mai	982,417	873,592	2,271,101	3,158,633	169,892	206,822
June — Juin	947,585	874,411	2,416,507	2,337,229	183,683	187,387
July — Juillet	827,813	811,855	2,294,212	2,216,484	198,065	217,084
August — Août	819,220	766,344	2,210,949	2,086,624	195,150	203,506
September — Septembre	675,341	743,854	2,359,979	2,212,346	202,349	221,327
October — Octobre	710,614	803,450	2,368,417	2,056,510	183,895	211,567
November — Novembre	862,717	876,914	2,403,380	2,139,665	201,961	262,271
December — Décembre	885,340	916,598	2,714,880	2,259,520	203,855	226,088
Total	9,892,778	9,654,646	27,301,658	29,287,012	2,163,060	2,420,402

TABLE 6. Cheques Cashed by Clearing Centre and Month — Continued
TABLEAU 6. Chèques encaissés par centre de compensation et par mois — suite

	Ontario — Continued — suite					
	Oshawa		Ottawa		Peterborough	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	1,531,016	1,344,635	2,907,246	3,655,658	248,903	183,101
February — Février	1,216,673	1,409,111	2,882,282	3,445,091	171,029	172,223
March — Mars	1,412,856	1,614,531	3,479,742	3,821,654	201,718	236,307
April — Avril	1,769,922	1,601,668	3,080,243	3,532,091	203,901	207,488
May — Mai	1,509,947	1,799,755	2,918,691	3,734,646	225,384	243,205
June — Juin	1,524,658	1,919,973	2,916,298	3,886,170	277,753	260,964
July — Juillet	1,351,335	1,832,988	3,547,427	3,881,260	211,681	237,017
August — Août	1,314,696	1,433,554	3,883,290	3,535,876	207,074	301,303
September — Septembre	1,172,435	1,141,998	3,078,065	3,660,297	347,494	295,011
October — Octobre	2,444,806	1,718,015	3,191,781	3,812,778	224,499	245,286
November — Novembre	1,532,359	1,941,430	3,653,999	5,157,475	232,801	323,407
December — Décembre	2,016,225	1,877,575	3,591,430	4,528,481	230,907	237,244
Total	19,006,928	19,635,233	39,130,494	46,651,477	2,783,144	2,942,556
	St. Catharines		Sarnia		Sault Ste. Marie	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	450,601	593,631	318,714	347,313	1,075,268	1,782,773
February — Février	501,340	685,249	275,832	383,956	1,270,043	1,976,171
March — Mars	1,087,508	1,052,291	311,698	423,192	1,547,668	2,174,780
April — Avril	1,050,879	624,308	305,053	401,872	1,268,025	1,819,889
May — Mai	1,080,595	574,450	336,306	514,055	676,237	866,435
June — Juin	665,564	556,499	410,494	601,098	600,593	896,627
July — Juillet	408,223	548,505	362,789	454,802	799,704	872,547
August — Août	613,476	513,181	383,632	517,674	933,081	975,150
September — Septembre	602,763	531,463	339,309	542,923	1,028,896	1,056,407
October — Octobre	598,188	606,678	313,027	437,270	1,117,492	1,056,977
November — Novembre	759,605	520,790	391,114	407,217	1,445,962	1,095,521
December — Décembre	1,023,397	487,750	421,219	410,608	1,826,074	867,544
Total	8,842,139	7,294,795	4,169,187	5,441,980	13,589,043	15,440,821
	Sudbury		Thunder Bay		Timmins	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
January — Janvier	263,164	258,908	343,430	380,658	103,573	109,646
February — Février	243,757	261,122	307,635	332,735	97,740	105,988
March — Mars	263,022	300,388	342,216	467,791	110,963	134,897
April — Avril	277,137	266,735	383,739	402,737	115,099	121,566
May — Mai	266,555	323,133	371,245	485,291	128,769	137,561
June — Juin	316,319	366,775	424,416	467,804	130,213	157,699
July — Juillet	302,521	317,908	432,807	471,007	132,595	143,483
August — Août	276,201	353,585	384,151	495,313	118,895	139,784
September — Septembre	292,728	340,743	416,490	421,506	125,160	137,299
October — Octobre	278,568	333,398	410,310	469,364	119,708	143,475
November — Novembre	302,244	319,048	446,968	488,921	129,021	139,009
December — Décembre	316,998	321,329	478,163	476,116	134,879	144,670
Total	3,399,214	3,763,072	4,741,570	5,359,243	1,446,615	1,615,077

TABLE 6. Cheques Cashed by Clearing Centre and Month -- Continued
TABLEAU 6. Chèques encaissés par centre de compensation et par mois -- suite

	Ontario -- Concluded -- fin					
	Toronto		Windsor		Total -- 20 centres	
	1976	1977	1976	1977	1976	1977
	thousands of dollars -- milliers de dollars					
January -- Janvier	84,479,535	87,384,588	1,262,656	1,327,419	100,024,050	105,744,685
February -- Février	78,343,342	84,659,535	1,117,248	1,289,345	93,041,720	102,241,206
March -- Mars	86,058,782	96,749,480	1,458,299	1,664,508	104,126,966	116,970,064
April -- Avril	83,261,527	91,357,409	1,553,635	1,643,372	101,131,219	109,813,000
May -- Mai	83,094,669	100,864,371	1,412,889	1,404,649	99,927,241	119,977,292
June -- Juin	91,978,026	101,701,329	1,579,675	1,441,294	109,119,259	120,459,377
July -- Juillet	91,155,764	97,756,673	1,305,373	1,365,868	108,230,598	115,703,537
August -- Août	84,962,284	95,279,218	1,217,406	1,068,784	102,218,889	112,607,433
September -- Septembre	84,779,187	105,143,941	1,509,037	1,297,782	101,410,246	122,428,477
October -- Octobre	84,688,275	98,750,959	1,450,432	1,350,879	102,535,709	116,718,773
November -- Novembre	89,527,511	99,580,242	1,528,448	1,374,071	108,409,747	119,654,425
December -- Décembre	98,084,829	107,472,226	1,183,204	1,265,980	118,270,634	126,249,660
Total	1,040,413,731	1,166,699,971	16,578,302	16,493,951	1,248,446,278	1,388,567,929
	Manitoba					
	Brandon		Winnipeg		Total -- 2 centres	
	1976	1977	1976	1977	1976	1977
	thousands of dollars -- milliers de dollars					
January -- Janvier	102,780	106,189	8,983,708	8,446,915	9,086,488	8,553,104
February -- Février	92,903	105,518	7,410,297	7,944,168	7,503,200	8,049,686
March -- Mars	106,794	123,027	7,950,670	9,300,961	8,057,464	9,423,988
April -- Avril	101,465	122,255	8,392,561	8,557,086	8,494,026	8,679,291
May -- Mai	111,124	135,112	8,093,104	9,146,843	8,204,228	9,281,955
June -- Juin	119,142	138,869	9,537,669	10,099,844	9,656,811	10,238,713
July -- Juillet	115,937	141,110	8,988,799	8,611,928	9,104,736	9,753,038
August -- Août	119,484	132,662	7,998,709	8,651,446	8,118,193	8,784,108
September -- Septembre	114,670	140,213	8,527,638	8,508,275	8,642,308	8,648,488
October -- Octobre	114,001	136,404	8,779,128	9,061,184	8,893,129	9,197,588
November -- Novembre	121,999	154,505	9,348,736	8,694,519	9,470,735	8,849,024
December -- Décembre	135,380	126,692	9,773,304	8,433,939	9,908,684	8,560,631
Total	1,355,679	1,562,556	103,784,323	105,457,058	105,140,002	107,019,614
	Saskatchewan					
	Moose Jaw		Prince Albert		Regina	
	1976	1977	1976	1977	1976	1977
	thousands of dollars -- milliers de dollars					
January -- Janvier	92,880	89,251	79,292	91,894	2,281,062	2,015,500
February -- Février	72,180	76,966	83,828	89,664	1,692,292	2,000,088
March -- Mars	78,698	89,862	93,094	109,488	2,076,593	2,126,405
April -- Avril	84,642	90,538	93,816	95,097	2,293,893	2,273,967
May -- Mai	101,518	99,832	95,182	104,240	2,229,619	3,148,850
June -- Juin	94,165	102,726	102,315	116,853	2,203,439	2,322,425
July -- Juillet	91,098	91,337	95,715	109,462	1,795,634	1,993,100
August -- Août	77,944	95,733	92,424	118,942	1,991,990	2,243,692
September -- Septembre	80,531	96,099	97,964	116,340	2,321,254	2,012,018
October -- Octobre	85,552	102,408	94,046	115,271	2,068,486	2,127,293
November -- Novembre	97,271	107,290	107,779	115,641	2,087,566	2,710,210
December -- Décembre	96,946	92,768	110,172	121,469	2,400,187	2,303,469
Total	1,053,425	1,134,810	1,145,627	1,304,361	25,442,015	27,277,017

TABLE 6. Cheques Cashed by Clearing Centre and Month — Continued
TABLEAU 6. Chèques encaissés par centre de compensation et par mois — suite

	Saskatchewan — Concluded — fin							
	Saskatoon				Total — 4 centres			
	1976		1977		1976		1977	
	thousands of dollars — milliers de dollars							
January — Janvier	552,226		703,600		3,005,460		2,900,245	
February — Février	573,352		600,604		2,421,652		2,767,322	
March — Mars	590,700		734,275		2,839,085		3,060,030	
April — Avril	582,332		836,054		3,054,683		3,295,656	
May — Mai	599,476		699,869		3,025,795		4,052,791	
June — Juin	611,259		791,261		3,011,178		3,333,265	
July — Juillet	609,977		683,738		2,592,424		2,877,637	
August — Août	566,491		625,714		2,728,849		3,084,081	
September — Septembre	587,164		583,922		3,086,913		2,808,379	
October — Octobre	569,864		679,956		2,817,948		3,024,928	
November — Novembre	610,237		742,968		2,902,853		3,676,109	
December — Décembre	669,675		725,591		3,276,980		3,243,297	
Total	7,122,753		8,407,552		34,763,820		38,123,740	
Alberta								
Calgary				Edmonton				
1976		1977		1976		1977		
thousands of dollars — milliers de dollars								
January — Janvier	8,338,842		9,758,755		5,369,389		5,882,556	
February — Février	7,051,611		9,094,261		4,688,277		5,557,929	
March — Mars	8,638,652		10,234,240		5,589,778		6,819,179	
April — Avril	8,573,436		9,323,604		5,483,229		7,298,534	
May — Mai	7,698,476		9,061,599		5,994,707		6,639,277	
June — Juin	8,508,579		9,792,055		6,145,346		7,427,158	
July — Juillet	9,476,112		8,731,395		5,795,105		6,904,169	
August — Août	8,208,111		9,250,915		6,537,646		8,082,263	
September — Septembre	7,898,912		9,317,710		5,643,106		7,498,889	
October — Octobre	8,657,169		8,760,233		6,340,280		7,390,976	
November — Novembre	8,860,283		10,493,054		6,432,073		8,719,396	
December — Décembre	10,469,496		10,974,532		7,046,814		7,990,902	
Total	102,379,679		114,792,343		71,065,750		86,211,228	
Lethbridge			Medicine Hat		Total — 4 centres			
1976		1977		1976		1977		
thousands of dollars — milliers de dollars								
January — Janvier	251,307	256,505	101,606	104,890	14,061,144		16,002,706	
February — Février	218,750	233,357	90,501	105,983	12,049,139		14,991,530	
March — Mars	254,884	266,292	109,585	124,409	14,592,899		17,444,120	
April — Avril	256,984	280,264	121,962	132,197	14,435,611		17,034,599	
May — Mai	262,477	319,339	116,185	129,454	14,071,845		16,149,669	
June — Juin	282,852	319,870	125,164	133,243	15,061,941		17,672,326	
July — Juillet	264,330	267,564	116,046	115,370	15,651,593		16,018,498	
August — Août	250,153	273,481	111,353	123,021	15,107,263		17,729,680	
September — Septembre	252,068	293,962	115,234	121,617	13,909,320		17,232,178	
October — Octobre	258,628	303,972	127,530	126,782	15,383,607		16,581,953	
November — Novembre	306,465	339,521	140,997	143,778	15,739,818		19,695,749	
December — Décembre	295,699	298,607	137,049	124,787	17,949,058		19,388,828	
Total	3,154,597	3,452,734	1,413,212	1,485,531	178,013,238		205,941,836	

TABLE 6. Cheques Cashed by Clearing Centre and Month — Concluded
TABLEAU 6. Chèques encaissés par centre de compensation et par mois — fin

	British Columbia — Colombie-Britannique			
	Vancouver ¹		Victoria	
	1976	1977	1976	1977
	thousands of dollars — milliers de dollars			
January — Janvier	11,908,656	13,799,686	2,336,445	2,680,737
February — Février	11,375,272	13,561,314	2,270,126	2,109,932
March — Mars	14,136,502	15,323,106	2,909,978	3,018,181
April — Avril	13,094,628	14,202,434	2,618,675	2,777,443
May — Mai	12,909,836	14,450,434	2,254,591	3,124,345
June — Juin	14,333,352	14,624,388	2,630,607	2,953,830
July — Juillet	14,737,242	14,577,142	3,382,972	3,073,099
August — Août	12,635,406	14,451,023	3,045,149	3,697,279
September — Septembre	13,450,932	14,821,146	3,127,207	2,813,212
October — Octobre	12,777,518	12,444,342	2,302,293	3,100,310
November — Novembre	14,593,448	14,634,858	2,909,210	3,200,912
December — Décembre	15,473,177	15,118,273	3,059,191	3,296,053
Total	161,425,969	172,008,146	32,846,444	35,845,333
	Total — 2 centres		Canada — 50 centres	
	1976	1977	1976	1977
	thousands of dollars — milliers de dollars			
January — Janvier	14,245,101	16,480,423	196,747,653	211,850,268
February — Février	13,645,398	15,671,246	180,171,581	202,162,514
March — Mars	17,046,480	18,341,287	203,772,799	233,062,579
April — Avril	15,713,303	16,979,877	198,581,709	220,087,615
May — Mai	15,164,427	17,574,779	197,829,478	230,810,337
June — Juin	16,963,959	17,578,218	216,445,253	233,765,961
July — Juillet	18,120,214	17,650,241	214,193,200	221,776,109
August — Août	15,680,555	18,148,302	203,224,777	225,532,654
September — Septembre	16,578,139	17,634,358	202,109,431	234,182,333
October — Octobre	15,079,811	15,544,652	201,090,114	225,644,663
November — Novembre	17,502,658	17,835,770	220,051,634	237,225,203
December — Décembre	18,532,368	18,414,326	235,381,594	242,208,032
Total	194,272,413	207,853,479	2,469,599,223	2,718,308,268

¹ New Westminster included in Vancouver. — New Westminster est compris dans Vancouver.

TABLE 7. Cheques Cashed Against Current and Savings Accounts
TABLEAU 7. Chèques tirés sur des comptes courants et des comptes d'épargne

	Current accounts — Comptes courants			Savings accounts — Comptes d'épargne		
	Cheques cashed ¹ — Chèques encaissés ¹	Deposits — Dépôts	Turnover ratio — Taux de transaction	Cheques cashed ¹ — Chèques encaissés ¹	Deposits — Dépôts	Turnover ratio — Taux de transaction
	\$'000			\$'000		
1942	58,023,253	...	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1955	152,565,052	3,959,938	38.53	8,785,926	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
1971	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.98	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1976						
January — Janvier	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February — Février	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March — Mars	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April — Avril	193,474,443	13,538,056	171.49	5,107,266	51,843,163	1.18
May — Mai	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June — Juin	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July — Juillet	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August — Août	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September — Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October — Octobre	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November — Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December — Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January — Janvier	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February — Février	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March — Mars	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April — Avril	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May — Mai	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June — Juin	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July — Juillet	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August — Août	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September — Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October — Octobre	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November — Novembre	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December — Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15

1 (a) For 33 centres from 1943 to 1948. — Pour 33 centres de 1943 à 1948.

(b) For 34 centres in 1949. — Pour 34 centres en 1949.

(c) For 35 centres from 1949 to 1952. — Pour 35 centres de 1949 à 1952.

(d) For 52 centres from 1953 to 1960. — Pour 52 centres de 1953 à 1960.

(e) For 51 centres from 1961 to 1969. — Pour 51 centres de 1961 à 1969.

(f) For 50 centres from 1970. — Pour 50 centres de 1970.

2 As of June 1957 includes personal chequing accounts. — À partir de juin 1957, comprend les comptes de chèques personnels.

Note: Turnover is the ratio of cheques cashed to an average of deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by month prior to 1953. — Nota: Le volume des transactions est exprimé comme le taux de chèques tirés sur un nombre moyen de comptes. Le volume des transactions mensuelles est calculé sur une base annuelle en multipliant le taux par 12. Les données sur les comptes courants ont été rectifiées en fonction de la Loi sur les banques de 1954, et ne sont disponibles par mois qu'après 1953.

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